

It defies all principles of free-market economics that we see “help wanted” signs in shop windows across America the same day the Biden administration posted one of the worst jobs reports in recent memory.

Why is that? At a time when over 150 million Americans have received vaccinations, and we are finally emerging from the pandemic, why is the economy going in the wrong direction at an accelerating rate?

It is simple. Biden administration policies are incentivizing people to remain out of the workforce. Our government should be encouraging people to work, not implementing policies that jeopardize the livelihoods of Americans.

SAYING YES TO MOVING FORWARD TOGETHER

(Mr. RYAN asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. RYAN. Mr. Speaker, we are at a crossroads coming out of this pandemic. We are either going to decide, as a country, whether we are going to move forward together, or we are going to double down on the past and the bad economy.

In the rescue package, 2.3 million Ohioan children will get \$3,000 or \$3,600 to stabilize themselves, to pull them out of poverty. And the Republicans said no.

We had pension reform in that. Forty-thousand Ohioans will now be made whole instead of losing half their pension. Republicans said no.

We want to do infrastructure. Republicans said no.

We want money for State and local governments for hazard pay. Republicans say no.

Mr. Speaker, if we removed the word “no” from the vocabulary of the people of the United States, the Republicans would be speechless.

RESPECTING SERVICE OF FIRST RESPONDERS

(Mr. BILIRAKIS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BILIRAKIS. Mr. Speaker, I rise today to acknowledge National Police Week.

There have been 124 police officers killed in the line of duty this year, unfortunately, including two of my constituents, Deputy Michael Magli and Master Patrol Officer Jesse Madsen.

I went to the funeral services of our heroes, Mr. Speaker, and shared the anguish of their loved ones. They leave behind a distinguished legacy of service and sacrifice that deserves to be honored.

This week, I was proud to cosponsor legislation that would increase penalties for crimes targeting law enforcement and strengthen funding for law enforcement programs.

Law enforcement has faced unrelenting political attacks as part of the defund the police movement. This is a dangerous proposition that has already proven to leave communities less safe. I respect, of course, the service and sacrifices of our first responders, and I will continue to support them.

HONORING ALL MEN AND WOMEN IN BLUE

(Mr. MEUSER asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. MEUSER. Mr. Speaker, I rise today, during this National Police Week, to honor and thank all men and women in blue who dutifully protect and serve our communities.

Public safety is the most important factor in quality of life. In recent years, antipolice rhetoric and violence have increased dramatically. In 2020 alone, 128 police officers were fallen and died in the line of duty, one of the deadliest in history for law enforcement.

Fully aware of these dangers, more than 800,000 brave police officers across America still faithfully put their lives on the line to protect each of us every day. That is 0.25 percent who protects all the rest.

On Tuesday, I was honored to join police officers from Lebanon County, in my district, at a ceremony honoring officers who made the ultimate sacrifice. I thank Pier Hess Graf, the Lebanon County district attorney, for handling, running, and emceeding the event.

I joined many Republican colleagues this morning on a bike rally led by Leader MCCARTHY to the National Law Enforcement Officers Memorial, where we honored our Nation's fallen police officers.

As the son of a police officer, Detective Stanley Meuser, I know well the tremendous sacrifices our police officers and their loved ones make. This week, and always, we all owe our police officers and their families all of our support.

COMPREHENSIVE DEBT COLLECTION IMPROVEMENT ACT

Ms. WATERS. Mr. Speaker, pursuant to House Resolution 380, I call up the bill (H.R. 2547) to expand and enhance consumer, student, servicemember, and small business protections with respect to debt collection practices, and for other purposes, and ask for its immediate consideration in the House.

The Clerk read the title of the bill.

The SPEAKER pro tempore (Mr. STANTON). Pursuant to House Resolution 380, the amendment in the nature of a substitute recommended by the Committee on Financial Services, printed in the bill, modified by the amendment printed in part A of House Report 117-29, is adopted and the bill, as amended, is considered read.

The text of the bill, as amended, is as follows:

H.R. 2547

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE; TABLE OF CONTENTS.

(a) *SHORT TITLE.*—This Act may be cited as the “Comprehensive Debt Collection Improvement Act”.

(b) *TABLE OF CONTENTS.*—The table of contents for this Act is as follows:

Sec. 1. Short title; table of contents.

TITLE I—SMALL BUSINESS LENDING FAIRNESS ACT

Sec. 101. Short title.

Sec. 102. Obligor transactions.

Sec. 103. Enforcement of security interests.

TITLE II—FAIR DEBT COLLECTION PRACTICES FOR SERVICEMEMBERS ACT

Sec. 201. Short title.

Sec. 202. Enhanced protection against debt collector harassment of servicemembers.

Sec. 203. GAO study and report.

TITLE III—PRIVATE LOAN DISABILITY DISCHARGE ACT

Sec. 301. Short title.

Sec. 302. Protections for obligors and cosigners in case of death or total and permanent disability.

TITLE IV—CONSUMER PROTECTION FOR MEDICAL DEBT COLLECTIONS ACT

Sec. 401. Short title.

Sec. 402. Amendments to the Fair Debt Collection Practices Act.

Sec. 403. Prohibition on consumer reporting agencies reporting certain medical debt.

Sec. 404. Requirements for furnishers of medical debt information.

TITLE V—ENDING DEBT COLLECTION HARASSMENT ACT

Sec. 501. Short title.

Sec. 502. Consumer protections relating to debt collection practices.

TITLE VI—STOP DEBT COLLECTION ABUSE ACT

Sec. 601. Short title.

Sec. 602. Definitions.

Sec. 603. Debt collection practices for debt collectors hired by Federal agencies.

Sec. 604. Unfair practices.

Sec. 605. GAO study and report.

TITLE VII—DEBT COLLECTION PRACTICES HARMONIZATION ACT

Sec. 701. Short title.

Sec. 702. Award of damages.

Sec. 703. Prohibition on the referral of emergency individual assistance debt.

TITLE VIII—NON-JUDICIAL FORECLOSURE DEBT COLLECTION CLARIFICATION ACT

Sec. 801. Short title.

Sec. 802. Enforcement of security interests.

TITLE IX—MISCELLANEOUS PROVISIONS

Sec. 901. Discretionary surplus funds.

Sec. 902. Effective date.

TITLE I—SMALL BUSINESS LENDING FAIRNESS ACT

SEC. 101. SHORT TITLE.

This title may be cited as the “Small Business Lending Fairness Act”.

SEC. 102. OBLIGOR TRANSACTIONS.

(a) *IN GENERAL.*—Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

“§ 140B. Unfair credit practices

“(a) *IN GENERAL.*—In connection with the extension of credit or creation of debt in or affecting commerce, as defined in section 4 of the Federal Trade Commission Act (15 U.S.C. 44), including any advance of funds or sale or assignment of future income or receivables that may or

may not be credit, no person may directly or indirectly take or receive from another person or seek to enforce an obligation that constitutes or contains a cognovit or confession of judgment (for purposes other than executory process in the State of Louisiana), warrant of attorney, or other waiver of the right to notice and the opportunity to be heard in the event of suit or process thereon.

“(b) EXEMPTION.—The exemptions described in section 104 shall not apply to this section.”.

(b) TECHNICAL AND CONFORMING AMENDMENTS.—

(1) Section 130 of the Truth in Lending Act (15 U.S.C. 1640) is amended by adding at the end the following:

“(m) CREDITOR.—In this section, the term ‘creditor’ refers to any person charged with compliance that is not the obligor.”.

(2) The table of sections in chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

“140B. Unfair credit practices.”.

SEC. 103. ENFORCEMENT OF SECURITY INTERESTS.

Section 103 of the Truth in Lending Act (15 U.S.C. 1602) is amended by adding at the end the following:

“(ff) The term ‘debt’ means any obligation of a person to pay to another person money—

“(1) that includes the right of the person providing the money to a legal or an equitable remedy for breach of performance if the breach gives rise to a right to payment; and

“(2) regardless of whether the obligation or right to a remedy described in paragraph (1) is absolute or contingent, has been reduced to judgment, is fixed, matured, unmatured, disputed, undisputed, recourse, nonrecourse, secured, or unsecured”.

TITLE II—FAIR DEBT COLLECTION PRACTICES FOR SERVICEMEMBERS ACT

SEC. 201. SHORT TITLE.

This title may be cited as the “Fair Debt Collection Practices for Servicemembers Act”.

SEC. 202. ENHANCED PROTECTION AGAINST DEBT COLLECTOR HARASSMENT OF SERVICEMEMBERS.

(a) COMMUNICATION IN CONNECTION WITH DEBT COLLECTION.—Section 805 of the Fair Debt Collection Practices Act (15 U.S.C. 1692c) is amended by adding at the end the following:

“(e) COMMUNICATIONS CONCERNING SERVICE-MEMBER DEBTS.—

“(1) DEFINITION.—In this subsection, the term ‘covered member’ means—

“(A) a covered member or a dependent as defined in section 987(i) of title 10, United States Code; and

“(B)(i) an individual who was separated, discharged, or released from duty described in such section 987(i)(1), but only during the 365-day period beginning on the date of separation, discharge, or release; or

“(ii) a person, with respect to an individual described in clause (i), described in subparagraph (A), (D), (E), or (I) of section 1072(2) of title 10, United States Code.

“(2) PROHIBITIONS.—A debt collector may not, in connection with the collection of any debt of a covered member—

“(A) threaten to have the covered member reduced in rank;

“(B) threaten to have the covered member’s security clearance revoked; or

“(C) threaten to have the covered member prosecuted under chapter 47 of title 10, United States Code (the Uniform Code of Military Justice).”.

(b) UNFAIR PRACTICES.—Section 808 of the Fair Debt Collection Practices Act (15 U.S.C. 1692f) is amended by adding at the end the following:

“(9) The representation to any covered member (as defined under section 805(e)(1)) that failure to cooperate with a debt collector will result in—

“(A) a reduction in rank of the covered member;

“(B) a revocation of the covered member’s security clearance; or

“(C) prosecution under chapter 47 of title 10, United States Code (the Uniform Code of Military Justice).”.

SEC. 203. GAO STUDY AND REPORT.

(a) STUDY.—The Comptroller General of the United States shall conduct a study on the impact of debt collection on covered members (as defined under section 805(e)(1) of the Fair Debt Collection Practices Act, as added by section 202), which shall—

(1) identify types of false, deceptive, misleading, unfair, abusive, and harassing debt collection practices experienced by covered members and make recommendations to eliminate these practices;

(2) identify collection practices of creditors and debt collectors experienced by covered members;

(3) discuss the effect of these practices on military readiness; and

(4) discuss any national security implications, including the extent to which covered members with security clearances would be impacted by uncollected debt.

(b) REPORT.—Not later than one year after the date of enactment of this Act, the Comptroller General of the United States shall submit to Congress a report on the completed study required under subsection (a).

TITLE III—PRIVATE LOAN DISABILITY DISCHARGE ACT

SEC. 301. SHORT TITLE.

This title may be cited as the “Private Loan Disability Discharge Act of 2021”.

SEC. 302. PROTECTIONS FOR OBLIGORS AND COSIGNERS IN CASE OF DEATH OR TOTAL AND PERMANENT DISABILITY.

(a) IN GENERAL.—Section 140(g) of the Truth in Lending Act (15 U.S.C. 1650(g)) is amended—

(1) in paragraph (2)—

(A) in the heading, by striking “IN CASE OF DEATH OF BORROWER”;

(B) in subparagraph (A), by inserting after “of the death”, the following: “or total and permanent disability”; and

(C) in subparagraph (C), by inserting after “of the death”, the following: “or total and permanent disability”; and

(2) by adding at the end the following:

“(3) DISCHARGE IN CASE OF DEATH OR TOTAL AND PERMANENT DISABILITY OF BORROWER.—The holder of a private education loan shall, when notified of the death or total and permanent disability of a student obligor (and any cosigner), discharge the liability of the student obligor on the loan and may not, after such notification—

“(A) attempt to collect on the outstanding liability of the student obligor; and

“(B) in the case of total and permanent disability, monitor the disability status of the student obligor at any point after the date of discharge.

“(4) PRIVATE DISCHARGE IN CASES OF CERTAIN DISCHARGE FOR DEATH OR DISABILITY.—The holder of a private education loan shall, when notified of the discharge of liability of a student obligor on a loan described under section 108(f)(5)(A) of the Internal Revenue Code of 1986, discharge any liability of the student obligor (and any cosigner) on any private education loan which the private education loan holder holds and may not, after such notification—

“(A) attempt to collect on the outstanding liability of the student obligor; and

“(B) in the case of total and permanent disability, monitor the disability status of the student obligor at any point after the date of discharge.

“(5) TOTAL AND PERMANENT DISABILITY DEFINED.—For the purposes of this subsection and with respect to an individual, the term ‘total and permanent disability’ means the individual

is totally and permanently disabled, as such term is defined in section 685.102(b) of title 34, Code of Federal Regulations.”.

(b) RULEMAKING.—The Director of the Bureau of Consumer Financial Protection may issue rules to implement the amendments made by subsection (a) as the Director determines appropriate.

TITLE IV—CONSUMER PROTECTION FOR MEDICAL DEBT COLLECTIONS ACT

SEC. 401. SHORT TITLE.

This title may be cited as the “Consumer Protection for Medical Debt Collections Act”.

SEC. 402. AMENDMENTS TO THE FAIR DEBT COLLECTION PRACTICES ACT.

(a) DEFINITION.—Section 803 of the Fair Debt Collection Practices Act (15 U.S.C. 1692a) is amended by adding at the end the following:

“(9) The term ‘medical debt’ means a debt arising from the receipt of medical services, products, or devices.”.

(b) UNFAIR PRACTICES.—Section 808 of the Fair Debt Collection Practices Act (15 U.S.C. 1692f), as amended by section 202(b), is amended by adding at the end the following:

“(10) Engaging in activities to collect or attempting to collect a medical debt before the end of the 2-year period beginning on the date that the first payment with respect to such medical debt is due.”.

SEC. 403. PROHIBITION ON CONSUMER REPORTING AGENCIES REPORTING CERTAIN MEDICAL DEBT.

(a) DEFINITION.—Section 603 of the Fair Credit Reporting Act (15 U.S.C. 1681a) is amended by adding at the end the following:

“(bb) MEDICAL DEBT.—The term ‘medical debt’ means a debt arising from the receipt of medical services, products, or devices.

“(cc) MEDICALLY NECESSARY PROCEDURE.—The term ‘medically necessary procedure’ means—

“(1) health care services or supplies needed to diagnose or treat an illness, injury, condition, disease, or its symptoms and that meet accepted standards of medicine; and

“(2) health care to prevent illness or detect illness at an early stage, when treatment is likely to work best (including preventive services such as pap tests, flu shots, and screening mammograms).”.

(b) IN GENERAL.—Section 605(a) of the Fair Credit Reporting Act (15 U.S.C. 1681c(a)) is amended by adding at the end the following new paragraphs:

“(9) Any information related to a debt arising from a medically necessary procedure.

“(10) Any information related to a medical debt, if the date on which such debt was placed for collection, charged to profit or loss, or subjected to any similar action antedates the report by less than 365 calendar days.”.

SEC. 404. REQUIREMENTS FOR FURNISHERS OF MEDICAL DEBT INFORMATION.

(a) ADDITIONAL NOTICE REQUIREMENTS FOR MEDICAL DEBT.—Section 623 of the Fair Credit Reporting Act (15 U.S.C. 1681s-2) is amended by adding at the end the following:

“(f) ADDITIONAL NOTICE REQUIREMENTS FOR MEDICAL DEBT.—Before furnishing information regarding a medical debt of a consumer to a consumer reporting agency, the person furnishing the information shall send a statement to the consumer that includes the following:

“(1) A notification that the medical debt—

“(A) may not be included on a consumer report made by a consumer reporting agency until the later of the date that is 365 days after—

“(i) the date on which the person sends the statement;

“(ii) with respect to the medical debt of a borrower demonstrating hardship, a date determined by the Director of the Bureau; or

“(iii) the date described under section 605(a)(10); and

“(B) may not ever be included on a consumer report made by a consumer reporting agency, if

the medical debt arises from a medically necessary procedure.

“(2) A notification that, if the debt is settled or paid by the consumer or an insurance company before the end of the period described under paragraph (1)(A), the debt may not be reported to a consumer reporting agency.

“(3) A notification that the consumer may—
“(A) communicate with an insurance company to determine coverage for the debt; or
“(B) apply for financial assistance.”.

(b) **FURNISHING OF MEDICAL DEBT INFORMATION.**—Section 623 of the Fair Credit Reporting Act (15 U.S.C. 1681s-2), as amended by subsection (a), is further amended by adding at the end the following:

“(g) **FURNISHING OF MEDICAL DEBT INFORMATION.**—

“(1) **PROHIBITION ON REPORTING DEBT RELATED TO MEDICALLY NECESSARY PROCEDURES.**—No person shall furnish any information to a consumer reporting agency regarding a debt arising from a medically necessary procedure.

“(2) **TREATMENT OF OTHER MEDICAL DEBT INFORMATION.**—With respect to a medical debt not described under paragraph (1), no person shall furnish any information to a consumer reporting agency regarding such debt before the end of the 365-day period beginning on the later of—

“(A) the date on which the person sends the statement described under subsection (f) to the consumer;

“(B) with respect to the medical debt of a borrower demonstrating hardship, a date determined by the Director of the Bureau; or

“(C) the date described in section 605(a)(10).

“(3) **TREATMENT OF SETTLED OR PAID MEDICAL DEBT.**—With respect to a medical debt not described under paragraph (1), no person shall furnish any information to a consumer reporting agency regarding such debt if the debt is settled or paid by the consumer or an insurance company before the end of the 365-day period described under paragraph (2).

“(4) **BORROWER DEMONSTRATING HARDSHIP DEFINED.**—In this subsection, and with respect to a medical debt, the term ‘borrower demonstrating hardship’ means a borrower or a class of borrowers who, as determined by the Director of the Bureau, is facing or has experienced extenuating life circumstances or events that result in severe financial or personal barriers such that the borrower or class of borrowers does not have the capacity to repay the medical debt.”.

TITLE V—ENDING DEBT COLLECTION HARASSMENT ACT

SEC. 501. SHORT TITLE.

This title may be cited as the “Ending Debt Collection Harassment Act of 2021”.

SEC. 502. CONSUMER PROTECTIONS RELATING TO DEBT COLLECTION PRACTICES.

(a) **REPORTS ON DEBT COLLECTION COMPLAINTS AND ENFORCEMENT ACTIONS.**—

(1) **SEMI-ANNUAL REPORT.**—Section 1016(c) of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5496(c)) is amended—

(A) in paragraph (8), by striking “and” at the end;

(B) in paragraph (9), by striking the period at the end and inserting a semicolon; and

(C) by adding at the end the following:

“(10) an analysis of the consumer complaints received by the Bureau with respect to debt collection, including a State-by-State breakdown of such complaints; and

“(11) a list of enforcement actions taken against debt collectors during the preceding year.”.

(2) **ANNUAL REPORT.**—Section 815(a) of the Fair Debt Collection Practices Act (15 U.S.C. 1692m(a)) is amended by adding at the end the following new sentence: “Each such report shall also include an analysis of the impact of electronic communications by debt collectors on consumer experiences with debt collection, including a consideration of consumer complaints about the use of electronic communications in debt collection.”.

(b) **LIMITATION ON DEBT COLLECTION RULES.**—Section 1022 of the Consumer Financial Protection Act of 2010 (12 U.S.C. 5512) is amended by adding at the end the following:

“(e) **LIMITATION ON DEBT COLLECTION RULES.**—The Director may not issue any rule with respect to debt collection that does not prohibit a debt collector to send unlimited email and text messages to a consumer.”.

(c) **PROTECTION OF CONSUMERS FROM UNLIMITED TEXTS AND EMAILS USED IN DEBT COLLECTION.**—Section 806 of the Fair Debt Collection Practices Act (15 U.S.C. 1692d) is amended by adding at the end the following new paragraph:

“(7) Contacting the consumer electronically (including by email or text message) without consent of the consumer to communicate via that method, after such consent has been withdrawn, or more frequently than the consumer consents to be contacted.”.

(d) **ENSURING CONSUMERS RECEIVE NOTICE OF DEBT COLLECTION PROTECTIONS.**—Section 809(a) of the Fair Debt Collection Practices Act (15 U.S.C. 1692g(a)) is amended in the matter preceding paragraph (1)—

(1) by striking “Within five days” and all that follows through “any debt,” and inserting the following: “NOTICE OF DEBT; CONTENTS.—Within five days after the initial communication with a consumer in connection with the collection of any debt,”; and

(2) by striking “, unless the following information is contained in the initial communication or the consumer has paid the debt,”.

(e) **IMPROVED LIMITATIONS ON DEBT COLLECTION RULES.**—Section 814(d) of the Fair Debt Collection Practices Act (15 U.S.C. 1692l(d)) is amended by adding at the end the following:

“Such rules—

“(1) may not allow a debt collector to send unlimited electronic communications to a consumer;

“(2) shall require debt collectors to obtain consent directly from consumers before contacting them using a method other than by postal mail or by telephone;

“(3) may not waive the requirements of the Electronic Signatures in Global and National Commerce Act (15 U.S.C. 7001 et seq.); and

“(4) shall allow consumers to opt out of any method of communication that the debt collector uses to communicate with consumers, including a method for which such consumer had given prior consent.”.

TITLE VI—STOP DEBT COLLECTION ABUSE ACT

SEC. 601. SHORT TITLE.

This title may be cited as the “Stop Debt Collection Abuse Act of 2021”.

SEC. 602. DEFINITIONS.

Section 803 of the Fair Debt Collection Practices Act (15 U.S.C. 1692a) is amended—

(1) in paragraph (4), by striking “facilitating collection of such debt for another” and inserting “collection of such debt”; and

(2) by amending paragraph (5) to read as follows:

“(5) The term ‘debt’ means any obligation or alleged obligation of a consumer—

“(A) to pay money arising out of a transaction in which the money, property, insurance or services which are the subject of the transaction are primarily for personal, family, or household purposes, whether or not such obligation has been reduced to judgment;

“(B) to pay a loan, overpayment, fine, penalty, restitution, fee, or other money currently or originally owed to or guaranteed by a Federal or State government, including any courts or agencies; or

“(C) which is secured by real or personal property that is used or was obtained primarily for personal, family, or household purposes, where such property is subject to forfeiture or repossession upon nonpayment of the obligation or alleged obligation.

“The enforcement of a debt described in subparagraph (C) is deemed to be a collection of a debt.”; and

(3) in paragraph (6)—

(A) by redesignating subparagraphs (A) through (F) as clauses (i) through (vi), respectively;

(B) in clause (iii), as so redesignated, by inserting “(not including an independent contractor)” after “any State”; and

(C) by amending clause (vi), as so redesignated, to read as follows:

“(vi) any person collecting or attempting to collect any debt owed or due or asserted to be owed or due another to the extent such activity—

“(I) is incidental to a bona fide fiduciary obligation or a bona fide escrow arrangement;

“(II) concerns a debt which was originated by such person;

“(III) concerns a debt which was not in default at the time it was obtained by such person; or

“(IV) concerns a debt obtained by such person as a secured party in a commercial credit transaction involving the creditor.”;

(D) by striking the paragraph designation and the first and second sentences and inserting the following:

“(6)(A) The term ‘debt collector’ means—

“(i) any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts;

“(ii) any person who regularly collects or attempts to collect, directly or indirectly, by the person’s own means or by hiring another debt collector, debts owed or due or asserted to be owed or due another or that have been obtained by assignment or transfer from another;

“(iii) any person who regularly collects debts currently or originally owed or allegedly owed to a Federal or State agency or court; or

“(iv) notwithstanding subparagraph (B)(vi), any creditor who in the process of collecting debts of such creditor, uses another name that would indicate that a third person is collecting or attempting to collect such debts.”; and

(E) in the fourth sentence, by striking “The term does not include” and inserting the following:

“(B) The term does not include”.

SEC. 603. DEBT COLLECTION PRACTICES FOR DEBT COLLECTORS HIRED BY FEDERAL AGENCIES.

(a) **IN GENERAL.**—The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.) is amended by inserting after section 812 (15 U.S.C. 1692j) the following:

“§812A. Debt collection practices for debt collectors hired by Federal agencies

“(a) **LIMITATION ON TIME TO TURN DEBT OVER TO DEBT COLLECTOR.**—A Federal agency that is a creditor may not sell or transfer a debt described in section 803(5)(B) to a debt collector earlier than 90 days after the date on which the obligation or alleged obligation becomes delinquent or defaults.

“(b) **REQUIRED NOTICE.**—

“(1) **IN GENERAL.**—Before transferring or selling a debt described in section 803(5)(B) to a debt collector or contracting with a debt collector to collect such a debt, a Federal agency shall notify the consumer not fewer than 3 times that the Federal agency will take such action.

“(2) **FREQUENCY OF NOTIFICATIONS.**—The second and third notifications described in paragraph (1) shall be made not less than 30 days after the date on which the previous notification is made.”.

(b) **CLERICAL AMENDMENT.**—The table of contents for the Fair Debt Collection Practices Act is amended by inserting after the item relating to section 812 the following:

“812A. Debt collection practices for debt collectors hired by Federal agencies.”.

SEC. 604. UNFAIR PRACTICES.

Section 808 of the Fair Debt Collection Practices Act (15 U.S.C. 1692f) is amended by striking paragraph (1) and inserting the following:

“(1) The collection of any amount (including any interest, fee, charge, or expense incidental to the principal obligation) unless—

“(A) such amount is expressly authorized by the agreement creating the debt or permitted by law; and

“(B) in the case of any amount charged by a debt collector collecting a debt described in section 803(5)(B), such amount is—

“(i) reasonable in relation to the actual costs of the collection;

“(ii) authorized by a contract between the debt collector and the Federal or State government; and

“(iii) not greater than 10 percent of the amount collected by the debt collector.”.

SEC. 605. GAO STUDY AND REPORT.

(a) **STUDY.**—The Comptroller General of the United States shall commence a study on the use of debt collectors by Federal and State government agencies, including—

(1) the powers given to the debt collectors by Federal and State government agencies;

(2) the contracting process that allows a Federal and State government agency to award debt collection to a certain company, including the selection process;

(3) any fees charged to debtors in addition to principal and interest on the outstanding debt;

(4) how the fees described in paragraph (3) vary from State to State;

(5) consumer protection at the Federal and State level that offer recourse to those whom debts have been wrongfully attributed;

(6) the revenues received by debt collectors from Federal and State government agencies;

(7) the amount of any revenue sharing agreements between debt collectors and Federal and State government agencies;

(8) the difference in debt collection procedures across geographic regions, including the extent to which debt collectors pursue court judgments to collect debts;

(9) information regarding the amount collected by Federal and State government agencies through debt collectors, including the total amount and the percentage of the amount referred to the debt collectors;

(10) the full cost of outsourcing collection to debt collectors;

(11) government agency oversight of debt collectors to ensure that the rights of a consumer (as defined in section 803(3) of the Fair Debt Collection Practices Act (15 U.S.C. 1692a(3))) are protected and that any debt relief and payment options legally available to consumers is effectively communicated and made available;

(12) the extent to which Federal and State contracts with debt collectors reflect or omit effective measures to encourage debt collectors to align their practices with public policy concerns (including relief for consumers experiencing financial hardship) beyond maximizing debt collection;

(13) the extent to which debt collectors induce payment through use or threat of adverse government actions, such as arrest warrants or suspension of licenses or vehicle registration; and

(14) demographic data, including race and income information, regarding the individuals subject to private collection of debts owed to government entities.

(b) **REPORT.**—Not later than one year after the date of enactment of this Act, the Comptroller General of the United States shall submit to Congress a report on the completed study required under subsection (a).

(c) **STATE DEFINED.**—For the purposes of this section, the term “State” has the meaning given the term section 803 of the Fair Debt Collection Practices Act.

TITLE VII—DEBT COLLECTION PRACTICES HARMONIZATION ACT

SEC. 701. SHORT TITLE.

This title may be cited as the “Debt Collection Practices Harmonization Act”.

SEC. 702. AWARD OF DAMAGES.

(a) **ADDITIONAL DAMAGES INDEXED FOR INFLATION.**—

(1) **IN GENERAL.**—Section 813 of the Fair Debt Collection Practices Act (15 U.S.C. 1692k) is amended—

(A) in subsection (a)(2)—

(i) in subparagraph (A), by striking “; or” and inserting the following: “with respect to any one action taken by a debt collector in violation of this subchapter; or”;

(ii) in subparagraph (B)(ii), by striking “or 1 per centum of the net worth of the debt collector; and” and inserting the following: “or 5 percent of the gross annual revenue of the debt collector; and”;

(B) in subsection (b), by inserting “the maximum amount of statutory damages at the time of noncompliance,” before “the frequency” each place it appears; and

(C) by adding at the end the following:

“(f) **ADJUSTMENT FOR INFLATION.**—

“(1) **INITIAL ADJUSTMENT.**—Not later than 90 days after the date of the enactment of this subsection, the Bureau shall provide a percentage increase (rounded to the nearest multiple of \$100 or \$1,000, as applicable) in the amounts set forth in this section equal to the percentage by which—

“(A) the Consumer Price Index for All Urban Consumers (all items, United States city average) for the 12-month period ending on the June 30 preceding the date on which the percentage increase is provided, exceeds

“(B) the Consumer Price Index for the 12-month period preceding January 1, 1978.

“(2) **ANNUAL ADJUSTMENTS.**—With respect to any fiscal year beginning after the date of the increase provided under paragraph (1), the Bureau shall provide a percentage increase (rounded to the nearest multiple of \$100 or \$1,000, as applicable) in the amounts set forth in this section equal to the percentage by which—

“(A) the Consumer Price Index for All Urban Consumers (all items, United States city average) for the 12-month period ending on the June 30 preceding the beginning of the fiscal year for which the increase is made, exceeds

“(B) the Consumer Price Index for the 12-month period preceding the 12-month period described in subparagraph (A).”.

(2) **APPLICABILITY.**—The increases made under section 813(f) of the Fair Debt Collection Practices Act, as added by paragraph (1)(C) of this subsection, shall apply with respect to failures to comply with a provision of such Act (15 U.S.C. 1601 et seq.) occurring on or after the date of enactment of this section.

(b) **INJUNCTIVE RELIEF.**—Section 813(d) of the Fair Debt Collection Practices Act (15 U.S.C. 1692k(d)) is amended by adding at the end the following: “In a civil action alleging a violation of this title, the court may award appropriate relief, including injunctive relief.”.

SEC. 703. PROHIBITION ON THE REFERRAL OF EMERGENCY INDIVIDUAL ASSISTANCE DEBT.

Chapter 3 of title 31, United States Code, is amended—

(1) in subchapter II, by adding at the end the following:

“§334. Prohibition on the referral of emergency individual assistance debt

“With respect to any assistance provided by the Federal Emergency Management Agency to an individual or household pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5122 et seq.), if the Secretary of the Treasury seeks to recoup any amount of such assistance because of an overpayment, the Secretary may not contract with any debt collector as defined in section 803(6) of the Fair Debt Collection Practices Act (15 U.S.C. 1692a(6)) or other private party to collect such amounts, unless the overpayment occurred because of fraud or deceit and the recipient of such assistance knew or should have known about such fraud or deceit.”; and

(2) in the table of contents for such chapter, by inserting after the item relating to section 333 the following:

“334. Prohibition on the referral of emergency individual assistance debt.”.

TITLE VIII—NON-JUDICIAL FORECLOSURE DEBT COLLECTION CLARIFICATION ACT

SEC. 801. SHORT TITLE.

This title may be cited as the “Non-Judicial Foreclosure Debt Collection Clarification Act”.

SEC. 802. ENFORCEMENT OF SECURITY INTERESTS.

Section 803(6) of the Fair Debt Collection Practices Act (15 U.S.C. 1692a(6)) is further amended by striking “For the purpose of section 808(6), such term also includes any person who uses any instrumentality of interstate commerce or the mails in any business the principal purpose of which is the enforcement of security interests.”.

TITLE IX—MISCELLANEOUS PROVISIONS

SEC. 901. DISCRETIONARY SURPLUS FUNDS.

(a) **IN GENERAL.**—The dollar amount specified under section 7(a)(3)(A) of the Federal Reserve Act (12 U.S.C. 289(a)(3)(A)) is reduced by \$2,900,000,000.

(b) **EFFECTIVE DATE.**—The amendment made by subsection (a) shall take effect on September 30, 2031.

SEC. 902. EFFECTIVE DATE.

This Act and the amendments made by this Act shall take effect on the date that is 180 days after the date of enactment of this Act.

The SPEAKER pro tempore. The bill, as amended, shall be debatable for 1 hour equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services.

The gentlewoman from California (Ms. WATERS) and the gentleman from North Carolina (Mr. MCHENRY) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

□ 1230

GENERAL LEAVE

Ms. WATERS. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days within which to revise and extend their remarks on H.R. 2547 and to include extraneous material thereon.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from California?

There was no objection.

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in strong support of my legislation, H.R. 2547, the Comprehensive Debt Collection Improvement Act.

H.R. 2547 is a package of bills designed to bring new protections, fairness, accuracy, and transparency to the debt collection industry.

Individuals and families across this country have long struggled with debt, including medical debt, student loan debt, and other debts. They often face difficult decisions regarding how to pay off their debts.

During the pandemic crisis, which has harmed all of our communities, debt collectors have earned record profits. Their tactics are often divisive and predatory. Many debt collectors harass consumers with frequent phone calls, make threats, and provide misleading information to consumers. The debt collection industry is also plagued

by poor recordkeeping, resulting in many consumers being harassed for debts they do not owe.

Debt collection is among the top issues that the Consumer Financial Protection Bureau receives the most complaints about from consumers, and those complaints have risen since 2019.

This bill, H.R. 2547, brings new accountability to the debt collection industry and stronger protections for consumers from harassment and abuse, including by banning abusive confessions of judgment that have hurt small businesses, prohibiting debt collectors from harassing and threatening servicemembers, barring collection of medical debts from 2 years after the debt is incurred, prohibiting debt collectors from contacting consumers by email or text message without a consumer's affirmative consent, limiting egregious debt collection fees that have disproportionately hurt low-income and minority borrowers, and protecting consumers during a nonjudicial foreclosure proceeding.

Taken together, these protections will help the most vulnerable consumers, including servicemembers, student borrowers, people of color, and those struggling under the weight of medical debt during this unprecedented pandemic.

None of this is to say that people who owe lawful debts shouldn't pay them, but all Americans deserve to be free from harassment, undue pressure tactics, bullying, false information, threats, coercion, and other bad practices that debt collectors have used with relative impunity.

The last time Congress made major updates to Federal laws on debt collection was 1978, over 40 years ago. It is long overdue for Congress to act to provide stronger protections from abusive debt collection for consumers.

This comprehensive package includes a number of bills authored by several hardworking members of the Financial Services Committee, specifically bills sponsored by Representative VELÁZQUEZ, Representative DEAN, Representative TLAI, Representative PRESSLEY, Representative CLEAVER, Representative MEEKS, and Representative AUCHINCLOSS.

I would like to thank all of them for their work on these bills, their contributions to this legislative package, and their leadership on these important reforms that will provide desperately needed relief and protection to consumers.

I would urge all of my colleagues to support this legislation.

Mr. Speaker, I reserve the balance of my time.

Mr. MCHENRY. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I rise in opposition to H.R. 2547.

Let's just start off and call the bill what it is. It is another attempt by Democrats to socialize our financial system.

Once again, under the guise of consumer support, Democrats are trying to implement their long-held partisan priorities. That is what we have seen a lot of in this Congress.

Democrats are trying to sell H.R. 2547 to the American people as a necessary action to help families and small businesses hardest hit by the economic impacts of COVID-19. It is not.

The truth is, this bill is just a redo of several partisan bills that we had from last Congress, pre-COVID. If there was any question as to whether or not Democrats viewed the pandemic as a "tremendous opportunity to restructure things to fit their vision," this bill proves it.

This bill is more about catering to progressive lobbyists and stakeholders who have long sought to tear down the pillars of our credit markets and financial system.

First, it is clear that progressives want to eliminate a fundamental part of our free market system, the belief that you should be paid for services provided in a timely manner. The fact is, limiting the ability of businesses and individuals to be repaid for their services already provided will not benefit anyone. This is especially true for small businesses that have been hardest hit, frankly, from the pandemic shutdowns.

If enacted, this bill will also drive up the cost of credit for all borrowers, especially low-income borrowers, as well as limit their credit options.

There are commonsense ways to update and improve the process for collecting payments and to modernize the credit reporting regimes. This includes identifying ways to protect consumers and encourage them and their service providers or lenders to work out repayment plans.

In fact, just last month, the entire House voted to support the gentlewoman from Pennsylvania, Representative DEAN's bill to ensure that members of our military are not threatened with service-related consequences as they work to repay debts owed. That makes sense. It was a bipartisan bill with a great result.

But the further you dig into this bill, the more problematic it gets. For example, this bill will actually make healthcare in this country more expensive and will limit the medical services provided to those who need it most. I don't think that is the intention, but that is, in fact, the impact.

Making it more difficult for medical providers to seek payment for their services does not make them free, does not make the system less expensive. And excluding medical debt from an individual's credit report is not a way to support consumers or our healthcare providers, who have been, frankly, on the front lines of the COVID pandemic.

I have a bill that allows medical debt that results from nonelective services to be protected, and ensures that if it is repaid, it is eliminated from a consumer credit report's adverse actions.

I think that bill makes sense, right?

If people repay their medical debt, I think we should acknowledge that on credit reports.

But if it's elective surgery or if it is perhaps something medically of their own choosing, I think they should have to pay for that. And if they don't pay for those services, it should be on their credit report. I think these things make sense. I think there are ways we can ensure we have accurate reporting.

Accurate reporting and full repayment allows the credit markets to work smoothly and to accurately account for risk. This, in turn, allows the financial system to continue to provide low-cost credit to those who need it most.

Democrats also want to undermine the CFPB's work to finalize its debt collection rule last fall. This rule was the result of more than 7 years of research, analysis, data collection; and it clarifies the allowable uses of modern communication technology. I think it is a proper update to these long-held consumer protection laws that we have on the books.

This bill eliminates this positive step forward. This bill prohibits debt collectors from using 21st century methods of communication to reach consumers. That is insane. That is bad. That goes all against the whole movement post-COVID or in the midst of COVID, that we digitize our communication tools and enable people to do things more cheaply via technology.

This bill includes stopping consumers from being contacted via email or text message without explicit prior consent. Consumers should be able to communicate about their payment options privately in the way they prefer. This bill eliminates that choice. Restricting options like that makes it more difficult to contact consumers. It doesn't help anyone.

Perhaps the consumer doesn't know that they missed the payment, and this bill would say you can't text them to let them know they missed their payment. That is absurd. I don't think that is the bill author's intent, but that is the impact in the real market.

Just to reiterate, limiting the ability of individuals and businesses to seek repayment for services provided will undermine the ability to underwrite and thereby increase the risk to the financial system.

If you can't price for risk, you are going to have more risk. If we have more risk that is not appropriately priced, we will get bad outcomes in the financial system. This ultimately makes extending credit more expensive for all borrowers and may push the lowest income borrowers out of the system entirely.

That is a bad result. That is not what we want. Either side of the aisle, we don't want that. This bill has that harmful impact.

We all agree that consumers who owe a debt should be treated with respect and dignity and not be subject to abusive or harassing behavior. The law already upholds this. This bill is a Big

Government, anti-consumer, anti-small business solution in search of a problem.

I urge my colleagues to oppose this bill and the harmful impacts herein.

Madam Speaker, I reserve the balance of my time.

Ms. WATERS. Madam Speaker, I yield 3 minutes to the gentleman from Missouri (Mr. CLEAVER).

Mr. CLEAVER. Madam Speaker, let me, first of all, thank Chairwoman WATERS for including my legislation, my Debt Collection Improvement Act, into the Stop Debt Collection Abuse Act, which would, among other things, extend the protections in the Fair Debt Collection Practices Act to debt owed to a Federal, State, territory, District of Columbia, and local government agency, and limit the excessive fees that debt collectors may charge.

The Fair Debt Collection Practices Act was enacted in 1978 to eliminate abusive debt collection practices by debt collectors and to ensure that those debt collectors who refrain from using abusive debt collection practices were not competitively disadvantaged.

Congress has found abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors, and Congress expressly found that abusive debt collection practices contribute to social ills. Those findings are still true today.

Unfortunately, when Congress enacted the Fair Debt Collection Practices Act in 1978, it did not apply the law to debt collectors hired by Federal Government entities. As one witness before the Financial Services Committee pointed out, extending the Fair Debt Collection Practices Act to debt collectors hired by government entities is important because collection by or on behalf of the government is already unusually coercive as a result of the government's immense and unrivaled police power and other means of seizing citizens' assets.

This title within the bill also ensures that fees from debt collectors working on behalf of the Federal Government cannot be unreasonable, and requires the GAO to conduct a study into the use of third-party debt collectors by State and local governments. This title within the bill is supported by more than 20 civil rights organizations and consumer rights groups across the Nation.

The Comprehensive Debt Collection Improvement Act before us is a timely piece of legislation. America's hard-working families, small businesses, and students deserve to be treated with respect, integrity, and fairness, including those who owe debt to the Federal Government.

Americans currently find themselves in greater debt than at any other time in history, including prior to the great financial crisis of 2008. The debt burden stands at approximately \$14.56 trillion and includes all types of consumer secured and unsecured loans.

No American should have to deal with abusive, predatory practices from

debt collectors, especially when those debt collectors have been hired by the United States Federal Government.

This bill strengthens consumer protections by rectifying loopholes in existing Federal law that enables private companies hired by the Federal Government to unnecessarily harass individuals.

If Congress is going to set up fair debt collection practices to hold the private sector accountable, the Federal agency collecting a debt from consumers should be held to the same standard.

□ 1245

Mr. MCHENRY. Madam Speaker, I yield 3 minutes to the gentleman from Ohio (Mr. DAVIDSON), my friend and colleague.

Mr. DAVIDSON. Madam Speaker, I appreciate the surface-level intentions of those who support this bill, things like checking the abuse of the Federal Government's power. But this comprehensive package would leave both consumers and creditors worse off than they are today.

Certainly, there are elements that I do support, notably, language from the Fair Debt Collection Practices for Servicemembers Act. I was proud to cosponsor that particular bill when introduced by Ms. DEAN from Pennsylvania, which passed the House last month. The Fair Debt Collection Practices for Servicemembers Act would ensure that debt collectors won't be able to threaten military servicemembers with a reduction in rank or have their security clearances revoked. Frankly, that keeps our military focused on fighting and winning our wars, instead of being co-opted into debt collection.

But this is a truly partisan bill as packaged together, and it exemplifies what good work we can do when we work together in a bipartisan fashion, to see some of the components of it, and what can be done to undermine that work when it is all put together in the final package that we have before us here today.

Once I took a look and saw the rest of this bill, the excitement I had for the components that I do support quickly dissipated. Taken as a whole, this overwhelmingly partisan bill amounts to a direct attack on creditors and an indirect attack on consumers.

This bill would distort credit histories by removing predictive information from credit reports, including medical debt. While I recognize the implications that such information has on credit history, we must understand that removing predictive information only increases the cost of credit. When uncertainty is higher, it is priced into the cost, for individuals as well as all consumers with low or moderate income.

Furthermore, this bill restricts the ability of debt collectors to collect on unpaid debt. It does this by forbidding debt collectors from contacting consumers via simple communications, as

my colleague, Mr. MCHENRY, was highlighting. While I think we can all agree that debt collectors should be forbidden from carrying out abusive practices, we should certainly not forbid them from using traditional communication tools that are likely to succeed in contacting the person that owes the debt.

Additionally, in October of 2020, the CFPB issued a rule to modernize debt collection practices, and this rule reflects the technical precision needed to ensure that both consumers and debt collectors are protected. Rather than tying the hands of debt collectors, like this bill does, we should push for consistency with that CFPB rule from last fall.

In closing, I believe we should be clear on something. Consumers who owe a debt and businesses that are unable to collect the debt are both at a disadvantage when debt collectors are prohibited from contacting consumers.

Madam Speaker, I urge opposition to this bill.

Ms. WATERS. Madam Speaker, I yield 2 minutes to the gentlewoman from New York (Ms. VELÁZQUEZ).

Ms. VELÁZQUEZ. Madam Speaker, I am a proud original cosponsor of H.R. 2547 and rise in its strong support. This important legislation contains my bill, the Small Business Lending Fairness Act, that prohibits the use of a confession of judgment in commercial loans at the Federal level.

As chair of the House Small Business Committee, I understand better than most how the COVID-19 pandemic has restricted access to capital and forced the closure of many of America's small businesses.

Unfortunately, some lenders and debt collectors are seeking to cash in on the pandemic. Whether it is a taxi driver in New York City pursuing the American Dream or a small business owner trying to make payroll, predatory lenders and collectors have been targeting small businesses with loans that have excessively high interest rates and unfair and abusive terms, like a confession of judgment.

Because cash flow is so vital to a business' survival, many owners feel they have no choice but to sign away their rights to save their businesses and provide for their employees. By signing a confession of judgment, borrowers essentially waive the legal rights regarding any legal dispute that might arise. And if one does arise, the lender can unilaterally declare a default and take actions against the small business owner.

Often, small business borrowers only find out about a judgment against them after the lender begins to seize bank accounts or other assets.

While confessions of judgment have been banned at the Federal level for consumer loans since 1985, these protections have not been extended to commercial loans. Passing this legislation here today will bring us one step closer to finally ending this abusive practice.

I want to thank Chairwoman WATERS for including this important language in her bill, and I urge my colleagues to vote "yes."

Mr. MCHENRY. Madam Speaker, I yield myself such time as I may consume.

Madam Speaker, I must say, for the RECORD, that I believe the bill's sponsors are of sincere purpose here, but I am pointing out what I think are the deficiencies that we could have worked through in a bipartisan way if there was a goal to have a bipartisan outcome for this bill.

So while I oppose the bill, it is not for a lack of ideas on this side on how to improve it and actually how to come up with something reasonable to help our people and update our technology and laws.

Madam Speaker, I yield 2½ minutes to the gentleman from Minnesota (Mr. EMMER), the ranking member of the Task Force on Financial Technology.

Mr. EMMER. Madam Speaker, I rise today in opposition to the Comprehensive Debt Collection Improvement Act, a partisan package of bills which threatens to limit access to credit and other financial products that Americans from all walks of life rely on.

Simply put, this legislation undermines the collections process, the very system that ensures that Americans can access credit in the first place.

Without a collections process, consumers' ability to obtain credit cards or other forms of credit would be restricted, and, in many cases, limited to a cash-only basis. If adopted, this bill will limit Americans' options and weaken our standard of living, a standard that every American deserves.

I urge my colleagues to oppose this misguided, partisan legislation and instead support policies that expand financial inclusion, strengthen our system of credit, and support businesses that fuel our economy.

Ms. WATERS. Madam Speaker, I yield 2 minutes to the gentlewoman from Massachusetts (Ms. PRESSLEY).

Ms. PRESSLEY. Madam Speaker, I rise today in support of the Comprehensive Debt Collection Improvement Act, which includes my bill—and I thank the chairwoman for that—the Ending Debt Collection Harassment Act.

Like many, my mother took pride in paying her bills and paying them on time. But after several life-disruptive events—the death of an immediate family member, a layoff, and a mandatory surgery—there came a point where she could no longer afford it. No matter how hard she worked, we owed everyone—the utility company, the landlord, the bank—and we were frequently harassed by debt collectors.

Our story is the story of millions of families.

Due to poverty wages, a lack of affordable healthcare, the absence of paid leave, and other policy failures which push working people to the margins, millions of people in America are

forced to take on significant debt to survive.

This is especially true during times of crisis, and debt collectors prey on that reality. They are making record profits during a pandemic, using aggressive tactics to scare and to exploit people.

Consumer complaints of shaming tactics, of intimidation, of harassment, especially from our elders, continue to rise year after year. This bill provides the needed protection from mistreatment and harassment.

I urge my colleagues to vote "yes."

Mr. MCHENRY. Madam Speaker, I yield 3 minutes to the gentleman from Wisconsin (Mr. STEIL).

Mr. STEIL. Madam Speaker, I rise in opposition to this act.

American families' access to affordable loans depends on ensuring financial institutions have accurate credit history and can collect debts.

The bill undermines both of those core requirements of our financial system. By making it harder for lenders to learn about borrowers and collect these unpaid loans, the bill will actually end up reducing access to credit and increasing prices. Let me repeat that. It is actually going to end up reducing access to credit and is going to increase prices.

In other words, the bill before us today will actually hurt the very people it is intended to help. I think that is a really critical point here. By actually implementing this bill, what we are going to do is see higher prices, make it more difficult for individuals to obtain loans, and actually hurt those people that this bill is intended to help.

I want more American families to have responsible access to the loans they need to be able to achieve their dreams.

As anyone who has bought a home or a car or started a small business knows, access to affordable credit can be a critical lifeline.

But, unfortunately, my colleagues on the other side of the aisle, and in this bill in particular, they think that sometimes they know best. This bill, as a result, will actually hurt American families, it will hurt small businesses, and it will hurt the financial stability of our financial system. I urge my colleagues to oppose this legislation.

Ms. WATERS. Madam Speaker, I yield 2 minutes to the gentleman from Massachusetts (Mr. AUCHINCLOSS).

Mr. AUCHINCLOSS. Madam Speaker, Congress passed the American Rescue Plan, a tremendous investment to support millions of workers without a paycheck and behind on bills. As we begin work to build back a stronger economy post-pandemic, we must ensure that consumers are protected from bad faith debt collectors.

The Fair Debt Collection Practices Act was enacted in 1977, almost 45 years ago. Since then, much has changed, including the way we communicate, how we purchase goods, and the

credit products we use. Chairman WATERS' bill, the Comprehensive Debt Collection Improvement Act, provides much-needed updates to the FDCPA to fit the needs of consumers today, not in 1977.

This legislation includes my bill, the Non-Judicial Foreclosure Debt Collection Clarification Act, which closes the gap in the FDCPA so that homeowners facing non-judicial foreclosure proceedings are protected under the law. The FDCPA sets procedures for the way that debt collectors interact with consumers to protect their rights and their privacy. This includes ensuring that debtors aren't paying more than they owe, that their debt information won't be shared with their boss, and that they will not be harassed by collectors. These protections should not be limited to foreclosure proceedings that take place in a courtroom.

The legislation we are considering today includes other necessary consumer protection bills, like Congresswoman DEAN's Fair Debt Collection Practices for Servicemembers Act, which would prohibit debt collectors from threatening a servicemember's rank to collect a debt, and Congresswoman's PRESSLEY's bill, the Ending Debt Collection Harassment Act, which would prohibit debt collectors from contacting consumers electronically without consent.

We cannot rebuild an economy that works for everyone without protecting consumers. Making sure borrowers are treated with dignity and protected from unwanted and unnecessary practices is an important step to ensuring economic fairness moving forward. I am proud to support the bill, and I urge my colleagues to do the same.

Mrs. WAGNER. Madam Speaker, I reserve the balance of my time.

Ms. WATERS. Madam Speaker, I yield 3 minutes to the gentlewoman from Pennsylvania (Ms. DEAN).

Ms. DEAN. Madam Speaker, I rise in support of H.R. 2547.

First, I would like to thank and lift up Chairwoman WATERS for bringing up and authoring this important package, H.R. 2547, the Comprehensive Debt Collection Improvement Act, and for including two of my bills in this legislation. We must work to ensure that debt collection is fair, transparent, and free from harassment.

One of my two bills is in this package. It is the Fair Debt Collection Practices for Servicemembers Act. It will protect our heroes from unfair and aggressive debt harassment. These debt collection practices are manipulative and can interfere with soldiers' careers, like contacting their superior officers or threatening a rank reduction.

Unfortunately, these practices do not stop with the servicemember. Debt collectors also target military spouses, unfairly burdening our military families who have sacrificed so much.

□ 1300

The language in this bill would specifically prohibit debt collectors from

conveying any threat to a servicemember, or his or her dependents, to have his or her rank reduced, their security clearance revoked, or prosecution occur under the Uniform Code of Military Justice.

These tactics must stop; our servicemembers, men and women, make extraordinary sacrifices on our behalf. I thank all the veterans and servicemembers who work in my office, Tim, Dave, and Timmy, and my own two brothers who have fought to protect our country.

I recognize and appreciate the bipartisan support for this bill.

My second bill in this package was written to correct an unfair practice a constituent brought to our office's attention. A constituent reached out for help getting a private student loan discharged because her daughter had become completely and totally permanently disabled. The mother was left with the remaining balance of the daughter's private student loans as a cosigner.

The lending company said it was their policy to forgive the debt for the borrower but not for the cosigner of the original agreement. Further research by my office staff revealed there was no legal operating standard for discharging private student loans for cosigners after a permanent and total disability.

This is wrong. No one can anticipate permanent disability, and we should work to decrease the burden that these people and their families face, which is what the Private Loan Disability Discharge Act will accomplish.

This legislation will require private student loan lenders to discharge the loan balance for both the borrower and the cosigner if the borrower becomes totally and permanently disabled.

This bill does not punish private lenders; it ensures all lenders are following the same rules.

Both of these bills are about fairness and respect to the lender and consumer, following the spirit of the entire Comprehensive Debt Collection Improvement Act.

This bill would protect servicemembers, small and minority-owned businesses, student loan borrowers, and those with disabilities, medical debt, and more.

This package will place consumers and people first.

Again, I thank Chairwoman WATERS for her leadership, and I urge all of our colleagues to join me in supporting this important consumer and constituent protection legislation.

Mrs. WAGNER. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 3 minutes to the gentlewoman from Michigan (Ms. TLAIB).

Ms. TLAIB. Mr. Speaker, this bill is critically important to our families across the country.

I am proud that this bill includes a provision that I have introduced the past two sessions of Congress, the Con-

sumer Protection for Medical Debt Collection Act.

Nearly 20 percent of adults have one or more medical debt collections listed on their credit reports. That means one in five of our neighbors across the country may be denied housing, transportation, or other necessities because of a sudden health crisis or visit to the emergency room. That hits particularly hard in communities like mine, where residents already face so many challenges with access to credit.

Treating medical debt the same as other debt is just not right. It leads to irreparable harm to residents who simply just needed health and medical care.

Medical debt is the leading cause of personal bankruptcy in our country, and the pandemic has only made the medical debt crisis worse; 2.5 million people saw medical debt enter collections since the pandemic began, totaling \$2.2 billion in medical debt.

H.R. 2547 will provide protections and safeguards to our neighbors who, through no fault of their own, got sick and could not afford medical care due to the broken healthcare system.

This bill would prevent the collection of medical debt for 2 years from the date of medical billing and prohibits credit agencies from reporting all medical collections for a year.

Medical bills and reimbursements are often vague and confusing, so this gives our neighbors time to figure out what they actually do owe.

Finally, this bill would ban medical debt from a medically necessary procedure from ever appearing on your credit report.

No one chooses to get sick. Undergoing a medically necessary procedure should never haunt someone financially. It has no place on our credit reports.

I thank Chairwoman WATERS for her leadership on this vital legislation, and I urge my colleagues to support it.

Mrs. WAGNER. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentleman from Texas (Mr. GREEN).

Mr. GREEN of Texas. Mr. Speaker, as a practitioner, I rise.

Having practiced law, I saw firsthand how predatory debt collection works. I know of the threats to get persons demoted. I know of the threats to cause people to lose their jobs. I know of the many threats to cause people to go to jail if they didn't pay a debt.

This is unlawful. It ought not happen, but it does. We know that there is no debtors' prison in this country, but people still threaten people with going to jail if they don't pay debts.

Yes, servicemembers ought to be protected. I stand for them. But I also stand with the hardworking Americans who, through no fault of their own, will sometimes find themselves owing debts.

This must pass. I support H.R. 2547.

Mrs. WAGNER. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentlewoman from Georgia (Ms. WILLIAMS).

Ms. WILLIAMS of Georgia. Mr. Speaker, I rise today in support of Chair WATERS' Comprehensive Debt Collection Improvement Act and amendments that I have been able to make to the bill.

Our work in Congress must focus on how to make life better for the most marginalized in our communities. This bill centers that goal by ensuring fair debt collection and consumer protection. Today, I am offering two amendments to further advance that work.

Currently, a borrower's credit score isn't negatively affected if they miss a Federal student loan payment during the pandemic. This protection was made possible with bipartisan support. It is time that we extend the same protection to private student loan borrowers, and I am happy to have partnered with Congresswoman ALMA ADAMS to advance an amendment that does just that.

I also authored an amendment that commissions a report to analyze racial disparities in debt collection practices and recommend solutions. Additional study in this area will help us ensure greater equity going forward.

I urge my colleagues to support these amendments and the overall bill before us today.

Mrs. WAGNER. Mr. Speaker, I yield myself the balance of my time.

I urge my colleagues to oppose H.R. 2547.

This bill is misguided. It will not improve debt collection or credit reporting but will instead harm consumers and small businesses.

This bill would make extending credit more expensive for everyone, especially lower-income borrowers with thin or no credit files and who need it the most.

This bill is yet another giveaway to progressives who want to eliminate the core foundation of our credit market and financial system.

I urge my colleagues to vote "no" on H.R. 2547, and I yield back the balance of my time.

Ms. WATERS. Mr. Speaker, may I inquire as to how much time I have remaining.

The SPEAKER pro tempore (Mr. SUOZZI). The gentlewoman has 10½ minutes remaining.

Ms. WATERS. Mr. Speaker, this bill provides urgently needed protections to individuals and families from unfair and abusive debt collection practices.

Consumers should not have to face harassment or threats from abusive debt collectors, especially in the midst of this unprecedented pandemic. It is long overdue for Congress to bring new accountability to the debt collection industry.

Because of the strong protections the bill creates for consumers, the Comprehensive Debt Collection Improvement Act is supported by more than 85 consumer, civil rights, and small business organizations, including Americans for Financial Reform, Center for

Responsible Lending, Color of Change, Leadership Conference on Civil and Human Rights, National Consumer Law Center, New York Taxi Workers Alliance, Public Citizen, Small Business Majority, and Student Borrower Protection Center.

Mr. Speaker, you have heard the debate and the discussion on this bill today. My colleagues on the opposite side of the aisle have tried in their presentation to have the people listening to this debate believe that the bill would hurt consumers. That is absolutely not true. My friends on the opposite side of the aisle seem more interested in protecting the debt collectors.

As I mentioned, we are still in the midst of a pandemic. Many of our consumers have been laid off from their jobs. Some businesses have closed down.

Americans like to pay their bills. They want to pay their bills. If they cannot pay their bills, we should not have debt collectors who are harassing them, calling the commanders of servicemembers and threatening to have them penalized in some way, using all the different platforms to harass.

One of the Members on the opposite side of the aisle tried to make us believe that somehow we are saying you can't use any of the platforms on the internet. We are not saying that. We are saying don't misuse them, don't abuse them. We are saying that this is about the Members of Congress who are sent here to represent their constituents being able to represent them at one of the most important times in this economy.

I would ask all Members, despite what you have heard from the opposite side of the aisle, to rise to this occasion and show our consumers we care about them and do not want them to be harassed and abused.

These predatory debt collectors must stop the way that they are harassing our consumers and work with them. They should be doing workouts. If you can't pay \$50 a month, you can have a workout that says you can pay \$10 a month or \$15 a month on your debt. Of course, the predatory debt collectors can do this if they wish.

One of the things you must understand is they have earned more in profits during this pandemic than any other time in recent years, so they are gouging, and they are harassing needlessly so.

I would ask the Members of Congress to please join us and vote "aye" on this very important legislation. I yield back the balance of my time.

The SPEAKER pro tempore. All time for debate has expired.

Each further amendment printed in part B of House Report 117-29 not earlier considered as part of amendments en bloc pursuant to section 3 of House Resolution 380, shall be considered only in the order printed in the report, may be offered only by a Member designated in the report, shall be considered as

read, shall be debatable for the time specified in the report equally divided and controlled by the proponent and an opponent, may be withdrawn by the proponent at any time before the question is put thereon, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

It shall be in order at any time for the chair of the Committee on Financial Services or her designee to offer amendments en bloc consisting of further amendments printed in part B of House Report 117-29, not earlier disposed of. Amendments en bloc shall be considered as read, shall be debatable for 20 minutes equally divided and controlled by the chair and ranking minority member of the Committee on Financial Services or their respective designees, shall not be subject to amendment, and shall not be subject to a demand for division of the question.

AMENDMENTS EN BLOC NO. 1 OFFERED BY MS. WATERS OF CALIFORNIA

Ms. WATERS. Mr. Speaker, pursuant to section 3 of House Resolution 380, I offer amendments en bloc No. 1.

The SPEAKER pro tempore. The Clerk will designate the amendments en bloc.

Amendments en bloc No. 1 consisting of amendment Nos. 1, 2, 3, 5, 6, 7, 10, 11, 12, 13, and 14, printed in part B of House Report 117-29, offered by Ms. WATERS of California:

AMENDMENT NO. 1 OFFERED BY MS. BONAMICI OF OREGON

Redesignate title IX as title X.
Redesignate section 901 as section 1001.
After title VIII insert the following:

**TITLE IX—SECURING CONSUMERS
AGAINST MISREPRESENTED DEBT ACT**

SEC. 901. SHORT TITLE.

This Act may be cited as the "Securing Consumers Against Misrepresented Debt Act of 2021" or the "SCAM Debt Act".

SEC. 902. LEGAL ACTIONS BY DEBT COLLECTORS.

Section 811 of the Fair Debt Collections Practices Act (15 U.S.C. 1692i) is amended—

(1) by redesignating subsection (b) as subsection (c); and

(2) by inserting after subsection (a) the following new subsection:

"(b) REQUIREMENTS FOR DEBT COLLECTORS.—A debt collector that takes legal action to collect or attempt to collect a debt shall comply with the following requirements:

"(1) Provide the consumer written notice of the intent to take legal action, sent to the consumer's last known address at least 30 days and not later than 60 days in advance of commencing the legal action, that shall include—

"(A) all methods that the consumer can use to contact the debt collector; and

"(B) all information contained in the notice required under section 809(a) (excluding the information described in paragraphs (3), (4), and (5) of such section), updated to ensure correctness.

"(2) In the initial pleading filed by a debt collector to commence a legal action to collect a debt, include—

"(A) all information contained in the notice required under section 809(a) (excluding the information described in paragraphs (3), (4), and (5) of such section), except any account numbers and any personally identifiable information, updated to ensure correctness;

"(B) the last four digits of the account number of the original debt;

"(C) admissible documentary evidence of—

"(i) the written agreement, contract, or instrument creating the debt, if any, or other documents showing that the consumer agreed to the agreement, contract, or instrument creating the debt;

"(ii) any terms and conditions relevant to the debt;

"(iii) that the consumer incurred the debt and the amount owed; and

"(iv) that there is a chain of title of the ownership of debt and the right to collect the debt, including documents showing the date of each transfer of ownership of the debt and the identity of each owner of the debt; and

"(D) a sworn affidavit stating—

"(i) that the applicable statute of limitations for collecting the debt has not expired and the date on which such statute of limitations expires; and

"(ii) that the debt collector personally reviewed all applicable records and documents relating to the debt to be collected."

AMENDMENT NO. 2 OFFERED BY MS. ADAMS OF NORTH CAROLINA

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

In section 1001, as redesignated, strike "This Act" and insert "Except as otherwise provided in this Act, this Act".

After title VIII insert the following:

**TITLE IX—TEMPORARY RELIEF FOR
PRIVATE STUDENT LOAN BORROWERS**
SEC. 901. TEMPORARY RELIEF FOR PRIVATE STUDENT LOAN BORROWERS.

(a) IN GENERAL.—A servicer of a private education loan shall not report an adverse item of information relating to the nonpayment of a private education loan that occurred during the covered period.

(b) CONSUMER REPORTING AGENCIES.—During the covered period, a consumer reporting agency—

(1) may not make a consumer report containing adverse information relating to the nonpayment of a private education loan by a covered borrower; and

(2) shall promptly remove, in a period of time as determined by the Director of the Consumer Financial Protection Bureau, from a consumer report any such adverse information reported during the covered period.

(c) IMPLEMENTATION.—The Director of the Consumer Financial Protection Bureau may issue guidance or rules to implement this section, including—

(1) requiring any notifications and other requirements that may be necessary to carry out this section; and

(2) ensuring a covered borrower is aware of their rights under this section relating to the exclusion or removal of any relevant adverse information the consumer report of the consumer.

(d) EFFECTIVE DATE.—This section shall take effect 30 days after the date of the enactment of this Act.

(e) DEFINITIONS.—In this section:

(1) COVERED BORROWER.—The term "covered borrower" means a borrower of a private education loan.

(2) COVERED PERIOD.—The term "covered period" means the period beginning on March 13, 2020 (the date the President declared the emergency under section 501 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 4121 et seq.) relating to the Coronavirus Disease 2019 (COVID-19) pandemic) and ending on the date that is 30 days after the end of the incident period for such emergency.

(3) FAIR CREDIT REPORTING ACT DEFINITIONS.—The terms "consumer report" and

“consumer reporting agency” have the meanings given, respectively, in section 603 of the Fair Credit Reporting Act (15 U.S.C. 1681a).

(4) PRIVATE EDUCATION LOAN.—The term “private education loan” has the meaning given the term in section 140 of the Truth in Lending Act (15 U.S.C. 1650).

AMENDMENT NO. 3 OFFERED BY MR. BOWMAN OF NEW YORK

On page 18, line 19, strike “email and text messages” and insert “email, text messages, and direct messages through social media”.

On page 18, line 21, strike “TEXTS AND EMAILS” and insert “TEXTS, EMAILS, AND SOCIAL MEDIA MESSAGES”.

On page 19, strike lines 1 through 5 and insert the following:

“(7) Contacting the person electronically, including by email, text message, and direct message through social media, if—

“(A) the communication is required to be in writing and the person has not consented to receive the communication electronically in accordance with the requirements of the Electronic Signatures in Global and National Commerce Act;

“(B) the communication is governed by the Telephone Consumer Protection Act and the person has not consented to receive such communication in accordance with the requirements of such Act;

“(C) consent by the person to receive the communication was not provided directly to the debt collector;

“(D) consent by the person to receive the communication electronically has been withdrawn; or

“(E) the frequency of contact by the debt collector is greater than consented to by the person.”.

On page 19, after line 5 insert the following:

(d) PROTECTION OF CONSUMERS FROM SOCIAL MEDIA COMMUNICATIONS IN DEBT COLLECTION.—Section 808(7) of the Fair Debt Collection Practices Act (15 U.S.C. 1692f) is amended by inserting the following before the period: “or through a social media platform if the communication is viewable by the general public or the person’s social media contacts”.

On page 19, line 6, strike “(d)” and insert “(e)”.

On page 19, line 19, strike “(e)” and insert “(f)”.

AMENDMENT NO. 5 OFFERED BY MS. BUSH OF MISSOURI

Redesignate title IX as title X.
Redesignate section 901 as section 1001.

After title VIII insert the following:

TITLE IX—REPORTS

SEC. 901 REPORT ON COVID-19 PANDEMIC DEBT COLLECTION PRACTICES.

(a) IN GENERAL.—Not later than 6 months after the date of the enactment of this section, the Director of the Bureau of Consumer Financial Protection shall submit a report to Financial Services Committee of the House of Representatives and Banking Committee of the Senate that—

(1) analyzes available data relating to consumer complaints about debt collection practices during the COVID-19 pandemic, including the collection of medical debt and the collection of debt from servicemembers;

(2) lists all enforcement actions taken by the Bureau during the COVID-19 pandemic that related to debt collection; and

(3) describes how the Bureau will use regulatory, supervisory and enforcement tools to combat predatory debt collection practices identified during the COVID-19 pandemic.

(b) ADDITIONAL REQUIRED INFORMATION.—

(1) IN GENERAL.—The Director shall require each larger participant in the consumer debt

collection market (as such term is defined in section 1090 of title 12 of the Code of Federal Regulations to provide to the Director information about any default judgments pursued by such larger participant through litigation during the COVID-19 pandemic.

(2) INCLUSION IN REPORT.—The Director shall compile all information received from larger participants under paragraph (1) and shall include such information in the report required under subsection (a)

(c) DEFINITIONS.—In this section:

(1) The term “Director” means the Director of the Bureau of Consumer Financial Protection.

(2) The term “Bureau” means the Bureau of Consumer Financial Protection.

AMENDMENT NO. 6 OFFERED BY MR. COHEN OF TENNESSEE

Redesignate title IX as title X.
Redesignate section 901 as section 1001.

After title VIII insert the following:

TITLE IX—FAIR DEBT COLLECTION IMPROVEMENT ACT

SEC. 901. SHORT TITLE.

This title may be cited as the “Fair Debt Collection Improvement Act”.

SEC. 902. PROHIBITION ON COLLECTING TIME-BARRED DEBT.

(a) IN GENERAL.—The Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq.) is amended by inserting after section 811 the following:

“§ 811A. Prohibition on collecting time-barred debt

“A debt collector may not collect, or attempt to collect, any debt of a consumer with respect to which the statute of limitations has expired.”.

(b) CLERICAL AMENDMENT.—The table of contents for the Fair Debt Collection Practices Act is amended by inserting after the item relating to section 811 the following:

“811A. Prohibition on collecting time-barred debt.”.

AMENDMENT NO. 7 OFFERED BY MS. CRAIG OF MINNESOTA

Add at the end the following:

TITLE X—RELEASE OF COSIGNERS ON PRIVATE STUDENT LOANS ON DEATH OF BORROWER

SEC. 1001. SHORT TITLE.

This title may be cited as the “Ryan Frascione Memorial Student Loan Relief Act of 2021”.

SEC. 1002. APPLICABILITY OF CERTAIN AMENDMENTS TO THE TRUTH IN LENDING ACT.

(a) IN GENERAL.—Effective on the date of enactment of the Economic Growth, Regulatory Relief, and Consumer Protection Act (Public Law 115-174), section 601(b) of such Act is amended to read as follows:

“(b) APPLICABILITY.—The amendments made by subsection (a) shall apply to private education loan agreements entered into before, on, or after the date of enactment of this Act.”.

(b) TREASURY LOAN PURCHASE PROGRAM.—

(1) IN GENERAL.—The Secretary of the Treasury shall establish a program under which the Secretary shall purchase and retire outstanding private education loans—

(A) where the borrower on such loan is deceased;

(B) where there remains a cosigner on the loan;

(C) that were entered into before the date that is 180 days after the date of enactment of the Economic Growth, Regulatory Relief, and Consumer Protection Act; and

(D) only upon an application from a holder of such loan pursuant to paragraph (2) that demonstrates the holder has suffered financial injury as a result of the amendment made by subsection (a).

(2) APPLICATION.—The holder of a loan described under paragraph (1) may apply to the Secretary of the Treasury to have the Secretary purchase and retire such loan by submitting an application in such form and manner as the Secretary may require.

(3) AUTHORIZATION OF APPROPRIATION.—There is authorized to be appropriated to the Secretary of the Treasury \$5,000,000 to carry out this subsection.

(4) TRUTH IN LENDING ACT TERMS.—In this subsection, the terms “cosigner” and “private education loan” have the meaning given those terms, respectively, under section 140 of the Truth in Lending Act (15 U.S.C. 1650)

(c) SEVERABILITY.—The provisions of this Act are severable. If any part of this Act is declared invalid or unconstitutional, that declaration shall not affect the part which remains.

AMENDMENT NO. 10 OFFERED BY MS. NEWMAN OF ILLINOIS

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

TITLE IX—CONSUMER BILL OF RIGHTS

SEC. 901 CONSUMER BILL OF RIGHTS AGAINST ABUSIVE DEBT COLLECTION PRACTICES.

(a) IN GENERAL.—The Director shall, in consultation with relevant stakeholders and experts that specialize in consumer financial protection with respect to debt collection practices, maintain a webpage on the website of the Bureau that outlines consumer rights, protections, and remedies with respect to debt collection practices.

(b) ACCESSIBILITY.—

(1) IN GENERAL.—The Director shall ensure that the webpage established pursuant to subsection (a) is easily accessible and understandable.

(2) LANGUAGES.—The Director may, as determined appropriate by the Director, make the website available in languages other than English.

(c) CONTENTS.—The website established pursuant to subsection (a) may include—

(1) a description of acceptable and unacceptable practices that debt collectors may engage in while attempting to collect debt; and

(2) know your rights information that—

(A) outlines actions a consumer may take if they are experiencing abusive or inappropriate debt collection practices;

(B) provides resources to take action to prevent or stop abusive or inappropriate debt collection practices;

(C) contact information and other available resources for a consumer to learn more to prevent or stop such abusive practices; and

(D) any other information the Bureau deems appropriate to better inform consumers of their rights with respect to debt collection practices.

(d) DEFINITIONS.—In this section:

(1) The term “Director” means the Director of the Bureau of Consumer Financial Protection.

(2) The term “Bureau” means the Bureau of Consumer Financial Protection.

AMENDMENT NO. 11 OFFERED BY MS. OMAR OF MINNESOTA

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

In section 1001, as redesignated, strike “This Act” and insert “Except as otherwise provided in this Act, this Act”.

After title VIII insert the following:

TITLE IX—REPORT ON EXPERIENCES OF DELINQUENT BORROWERS OF PRIVATE EDUCATION LOANS

SEC. 901. REPORT ON EXPERIENCES OF DELINQUENT STUDENT LOAN BORROWERS.

Not later than 18 months after the date of the enactment of this Act, the Director of the Bureau of Consumer Financial Protection shall carry out a study and submit to Congress a report on the consumer experiences and financial impacts of debt collection practices on delinquent borrowers of private education loans (as defined in section 140(a) of the Truth in Lending Act (15 U.S.C. 1650(a)) and such report shall include an analysis of—

(1) the frequency and nature of private student lenders challenging undue hardship bankruptcy petitions made by borrowers of private education loans; and

(2) whether private student lenders disproportionately challenge undue hardship petitions made by low-income or otherwise vulnerable borrowers of private education loans.

AMENDMENT NO. 12 OFFERED BY MR. PAYNE OF NEW JERSEY

Page 17, line 24 strike “and”.

Page 17, after line 24 add the following:

“(11) an analysis of the number of people unable to pay a debt because a debt collector is unable to accept a cash payment; and”.

Page 18, line 1, strike “(11)” and insert “(12)”.

AMENDMENT NO. 13 OFFERED BY MS. ROSS OF NORTH CAROLINA

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

TITLE IX—REPORTS

SEC. 901. REPORT ON USE OF ELECTRONIC AND TELEPHONE COMMUNICATIONS IN THE DEBT COLLECTION INDUSTRY.

Not later than 12 months after the date of the enactment of this section, the Comptroller General of the United States shall submit a report to the Committee on Financial Services of the House of Representatives and the Committee on Banking, Housing, and Urban Affairs of the Senate that—

(1) analyzes trends and impacts associated with the use of electronic and telephone communications in the debt collection industry, including a study of the annoyance, abuse, and harassment of consumers by debt collectors, and methods for reducing the frequency of electronic and telephone communications by debt collectors to consumers; and

(2) contains specific regulatory and legislative proposals to accomplish those goals.

AMENDMENT NO. 14 OFFERED BY MS. WILLIAMS OF GEORGIA

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

After title VIII insert the following:

TITLE IX—REPORTS

SEC. 901. REPORT ON DEBT COLLECTION PRACTICES AND RACIAL DISPARITIES.

Not later than 18 months after the date of the enactment of this section, the Director of the Bureau of Consumer Financial Protection shall submit a report to the Financial Services Committee of the House of Representatives and Banking Committee of the Senate that—

(1) identifies and analyzes racial disparities relating to debt collection practices; and

(2) provides administrative and legislative recommendations to address such disparities.

The SPEAKER pro tempore. Pursuant to House Resolution 380, the gentlewoman from California (Ms.

WATERS) and the gentlewoman from Missouri (Mrs. WAGNER) each will control 10 minutes.

The Chair recognizes the gentlewoman from California.

□ 1315

Ms. WATERS. Mr. Speaker, I yield myself as much time as I may consume.

Mr. Speaker, I rise in support of this set of amendments that will strengthen the protections in my bill, H.R. 2547, the Comprehensive Debt Collection Improvement Act.

I thank Representatives ADAMS, BONAMICI, BOWMAN, BUSH, COHEN, CRAIG, NEWMAN, OCASIO-CORTEZ, OMAR, PAYNE, ROSS, and WILLIAMS for their work on their amendments to improve the bill and provide additional protections for consumers.

These amendments would create a Consumer Bill of Rights Against Abusive Debt Collection Practices, putting in plain language what debt collection protections and remedies a consumer has; require CFPB strategy to use their enforcement and other tools to combat abusive debt collection during the pandemic; study racial disparities in debt collection and develop solutions to address these disparities.

Several amendments would also help students by providing private student loan borrowers with the same credit reporting protections that Federal student loan borrowers have during the pandemic; releasing cosigners in the event of the death of a private student loan borrower, regardless of when that debt occurred; studying practices and additional reforms to better protect private student loan borrowers.

Finally, these amendments address new forms of communication specifically prohibiting debt collectors from harassing a consumer on social media, and studying electronic communications and developing recommendations to further protect consumers from harassment.

Together, these amendments will protect our constituents from abusive debt collectors. So I urge Members to vote “yes.”

Mr. Speaker, I reserve the balance of my time.

Mrs. WAGNER. Mr. Speaker, I yield myself such time as I may consume. I claim the time in opposition, and I am opposed to this en bloc.

Mr. Speaker, there is no doubt that people are hurting. There is no doubt that many Americans continue to feel the weight of the pandemic in their daily lives. Yet Republicans know that preventing individuals and businesses from being paid for services rendered will not help those individuals and families who need it the most.

This bill will not benefit consumers or businesses, particularly those small businesses that are the backbone of our economy. In fact, if enacted, this bill and the amendments will drive up the cost for all borrowers and will make credit less accessible to the borrowers

who need it the most. Many of these amendments were not even considered during markup, and could result in unintended consequences and conflict with existing law and regulations.

For example, this en bloc makes it harder to collect on payment for services. It creates more confusion. This en bloc requires duplicative actions and is in conflict with current CFPB rules. This results in consumers receiving varying and inconsistent information. It also imposes specific requirements on the process and content of legal actions—some in direct conflict with existing laws and court procedures.

All of these have potential consequences and deserve to be debated through regular order, not in the 11th hour on the floor.

Mr. Speaker, this en bloc continues the Democrats’ goal of bringing all student loan borrowers under the Federal student loan portfolio, this time under the guise of COVID relief. In expanding the Federal student loan profile, this en bloc fails to address the underlying issues related to the Federal student loan debt crisis, which was already exacerbated by the Democrats’ goal of nationalizing student lending in 2010.

This en bloc fails to recognize the success of the private student loan market. Approximately 98 percent of student loans are repaid in the private market.

This en bloc continues to ignore the work that the CFPB did when it finalized its debt collection rule last fall. This final rule reflects more than 7 years of research and analysis, and clarifies the allowable uses of modern communication technology.

This en bloc prohibits debt collectors from contacting consumers by email or text message without explicit prior consent from the consumer. Under this amendment, social media messages are also prohibited. This approach ignores the fact that the final rule allows consumers to opt out of specific means of communications used by debt collectors.

Republicans believe that consumers should be able to communicate about their payment options privately and using the methods that they want to communicate.

This is yet another example of Democrats attempting to hamstring the ability to modernize the regulatory framework to account for modern technology and consumer preference.

Finally, this en bloc requires the CFPB to produce a prescriptive report on the debt collection process. The CFPB, in consultation with the FTC, already issues an annual oversight report on debt collection, which includes data on consumer complaints and enforcement actions.

The point is, constraining debt collection will undermine the underwriting system and increase risk to the financial system. This ultimately makes extending credit more expensive for all borrowers and may exclude the lowest income borrowers entirely.

There are commonsense ways to update and improve the process for debt collection and credit reporting.

Republicans believe that consumers who owe a debt should be treated with respect and dignity and are not subjected to abusive or harassing behaviors. While there are commonsense ways to update and improve the debt collection process, the law already upholds this notion.

Mr. Speaker, this en bloc is another partisan wish list of progressive policies in search of a problem. I urge my colleagues to oppose this en bloc.

Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentlewoman from Oregon (Ms. BONAMICI).

Ms. BONAMICI. Mr. Speaker, I rise in support of this en bloc amendment.

I have done financial counseling for low-income clients at Legal Aid and I learned firsthand that people don't struggle by choice.

I was an attorney at the Federal Trade Commission where my work involved enforcing the Fair Debt Collection Practices Act. I have seen how predatory debt collection tactics hurt our families and our communities. Consumers face harassment at home and at work. They frequently get misinformation about debts they might not even legally owe. The problems around debt collection are pervasive.

Data from the Urban Institute shows that 68 million Americans had a debt in collection before the pandemic, and most consumers sued by collection agencies don't have legal representation.

My amendment will update the law so consumers get advance notice of legal action against them and accurate details about what they legally owe. Strengthening protections for consumers will help individuals and families get through this economic crisis and beyond.

Mr. Speaker, I encourage all of my colleagues to support the en bloc amendment and the underlying bill. I thank Chairwoman WATERS and Chairman PERLMUTTER for their leadership.

Mrs. WAGNER. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentlewoman from Missouri (Ms. BUSH).

Ms. BUSH. Mr. Speaker, I thank Chairwoman WATERS for her and the committee's leadership on this bill.

Mr. Speaker, St. Louis and I rise today in support of the Comprehensive Debt Collection Improvement Act, critical legislation that would enhance debt collection protections for consumers, students, servicemembers, and small businesses.

This pandemic has devastated Black and Brown communities, like mine in St. Louis. As someone who was uninsured during this pandemic, got sick, and is still struggling with those medical bills, I know the hardship faced

every day by people across this country.

My amendment to this bill would require the Consumer Financial Protection Bureau to present a report to Congress that analyzes debt collection practices using consumer complaint data. Debt collectors should not be able to call, email, text you to the point of harassment. Your medical debt should not be reported on your credit, especially in the wake of a global pandemic.

The CFPB has an obligation to protect our seniors, protect our frontline workers, protect our service workers, and protect our families by developing tools to combat predatory debt collection practices.

Mrs. WAGNER. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentleman from New York (Mr. BOWMAN).

Mr. BOWMAN. Mr. Speaker, I thank the chairwoman for yielding.

Mr. Speaker, 80 percent of Americans have debt, and we punish people for it. But the shame should actually be on policies that incentivize debt and predatory behavior in debt collection. The lack of protections in place for borrowers is a reflection of those harmful policies.

Debt collectors today can use virtually any means available to harass borrowers, even in the middle of a global pandemic that has taken nearly 600,000 American lives, increased unemployment, and left millions unsure of how they will put food on the table.

Debt collectors can call you, email you, text you, and even contact you on social media. My amendment will help rein in this endless harassment by prohibiting collectors from contacting borrowers on social media without explicit permission.

Mr. Speaker, while there is still more work to be done on this front, this an important place to start, and I encourage my colleagues to support the amendment.

Mrs. WAGNER. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 1 minute to the gentleman from Tennessee (Mr. COHEN).

Mr. COHEN. Mr. Speaker, I thank Chairwoman WATERS for her important work on this bill and for helping with my amendment to be included therein.

The amendment that I have is co-sponsored by Representatives OCASIO-CORTEZ and BONAMICI. It adds a section to the law that says, if you have got a debt that is beyond the statute of limitations, that debt collection companies can't go after you.

There is a statute of limitations because sometimes over a period of time, the facts become kind of vague in people's minds. So the proof isn't strong, and they want to make sure that this could be an appropriate subject matter for a court case.

Also, sometimes debts are sold and debt collection agencies buy them, and

they don't really know the facts, the amounts, and all of that. So if a debt is over the statute, this prohibits the debt collectors from going after someone.

I think I found this about 8 years ago in an AARP magazine, which I read, and they said how awful this was. And I thought it was, too. It took 8 years to get it here because it took a Democratic team to bring it to the floor to look out for debtors.

Mr. Speaker, I appreciate all the support we have got from my cosponsors, and I hope we pass the bill.

Mrs. WAGNER. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentlewoman from Minnesota (Ms. CRAIG).

Ms. CRAIG. Mr. Speaker, I thank Chairwoman WATERS for yielding and for including my amendment in this en bloc.

Mr. Speaker, years ago, a bright and talented young man from Eagan named Ryan Frascone took out student loans to enroll in classes at Metro State University. Ryan studied engineering. He was a kind, engaging, and hardworking young man. But, in 2013, Ryan passed away—one of thousands who have tragically fallen victim to the opioid epidemic plaguing this Nation.

□ 1330

In the midst of that tragedy, I am sure student loans were the last thing on his parents, Julie and Mark's minds. But to this day, 8 years after losing their son Ryan, his parents must still write a check every month to pay for his student loans.

I think we can all agree that the last thing that any American parent should have to undergo is a monthly reminder of such tragedy and loss in the form of a student loan payment. Today, we have an opportunity to right that wrong with this amendment.

Please join me in supporting the Ryan Frascone Memorial Student Loan Relief Act. And to Mark and Julie, I want to say to you, on the anniversary of his death this week, we are going to make this right in this country.

Mrs. WAGNER. Mr. Speaker, I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, these amendments offered by our colleagues make H.R. 2547 even stronger for our constituents who deserve to be treated fairly. I would like to again thank Representatives ADAMS, BONAMICI, BOWMAN, BUSH, COHEN, CRAIG, NEWMAN, OCASIO-CORTEZ, OMAR, PAYNE, ROSS, and WILLIAMS for their work on these amendments to H.R. 2547.

Mr. Speaker, I urge my colleagues to support these amendments, and I yield back the balance of my time.

Mrs. WAGNER. Mr. Speaker, I yield myself the balance of my time, and I urge my colleagues to oppose this en bloc.

Mr. Speaker, this en bloc will not improve debt collection or credit reporting, but will instead harm consumers and small businesses. It will make extending credit more expensive for everyone, especially lower income borrowers with thin or no credit files and who need it the most.

The intent is clear, the Democrats want to eliminate the core foundation of our credit market and financial system.

Mr. Speaker, I urge my colleagues to vote "no" on this en bloc, and I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution 380, the previous question is ordered on the amendments en bloc offered by the gentlewoman from California (Ms. WATERS).

The question is on the amendments en bloc.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mrs. WAGNER. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

AMENDMENTS EN BLOC NO. 2 OFFERED BY MS.
WATERS OF CALIFORNIA

Ms. WATERS. Mr. Speaker, pursuant to section 3 of House Resolution 380, I offer amendments en bloc No. 2.

The SPEAKER pro tempore. The Clerk will designate the amendments en bloc.

Amendments en bloc No. 2 consisting of amendment Nos. 4 and 8, printed in part B of House Report 117-29, offered by Ms. WATERS of California:

AMENDMENT NO. 4 OFFERED BY MR. BURGESS OF TEXAS

Strike section 901 and insert the following:
SEC. 901 EFFECTIVE DATE.

This Act and the amendments made by this Act shall take effect on the date that is the later of—

(1) the date that is 180 days after the date of the enactment of this Act; and

(2) the date on which the Secretary of the Treasury certifies to Congress that the enactment of this Act will not—

(A) limit the availability of debt products for Americans who do not have a credit history, who have a poor credit history, or who are from lower socio-economic backgrounds" part to apply to both parts; or

(B) increase the cost of debt products for Americans who do not have a credit history, who have a poor credit history, or who are from lower socio-economic backgrounds.

AMENDMENT NO. 8 OFFERED BY MR.
LUETKEMEYER OF MISSOURI

Redesignate title IX as title X.

Redesignate section 901 as section 1001.

Strike section 1001 and insert the following:

SEC. 1001. EFFECTIVE DATE.

This Act and the amendments made by this Act shall take effect on the date on which the Comptroller General of the United States issues a report pursuant to section 901.

After title VIII insert the following:

TITLE IX—REPORTS

SEC. 901. GAO REPORT.

The Comptroller General of the United States shall, not later than 1 year after the date of the enactment of this Act submit to the Financial Services Committee of the House of Representatives and the Banking Committee of the Senate a study that identifies any impacts that imposing restrictions on debt collection will have on low- to moderate-income and minority borrowers.

The SPEAKER pro tempore. Pursuant to House Resolution 380, the gentlewoman from California (Ms. WATERS) and the gentlewoman from Missouri (Mrs. WAGNER) each will control 10 minutes.

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in opposition to the amendments offered by Representatives LUETKEMEYER and BURGESS. Representative BURGESS' amendment does not provide any new protections for low-income consumers or consumers with no credit or poor credit history.

Instead, this is an attempt to prevent my bill, H.R. 2547, from being implemented at all. Under the guise of a certification standard, Mr. BURGESS' amendment would create a legal loophole for unscrupulous debt collectors to challenge and potentially block not just some, but all of the protections included in this bill for servicemembers, student borrowers, borrowers with a medical debt, and so many more.

This is not a serious attempt to have low-income borrowers, it is an attempt to protect debt collectors who are making record profits during this pandemic.

I do not support this poison pill amendment. Representative LUETKEMEYER's amendment to study and delay misses the mark on what is needed to protect consumers from the harm of ongoing, unfair debt collection practices.

Copious research has been shown that debt collection harassment and mistreatment have created undue stress and financial burdens on consumers, especially for low-income people, and in communities of color.

My bill does not restrict debt collection, but rather ensures consumer protection for those who are facing harassment or other abusive tactics used by debt collectors.

Millions of consumers are still struggling to make ends meet during this tragic public health pandemic. Instead of considering the amount of stress consumers feel when they get sick, need medical care, and face harassment from a debt collector, Mr. LUETKEMEYER's amendment would commission a study and delay implementation of my bill by a full year.

H.R. 2547 would already provide the Consumer Financial Protection Bureau with a sensible 6-month implementation period, during which the Bureau can give all stakeholders guidance on how to comply.

Mr. Speaker, I urge my colleagues to oppose both of these amendments, and I reserve the balance of my time.

Mrs. WAGNER. Mr. Speaker, I yield myself such time as I may consume. I am not opposed to this en bloc.

Mr. Speaker, these amendments will ensure that we know the true consequences of this bill before it is enacted into law. These amendments direct the Treasury Department and the GAO to separately study the impacts this bill will have on low-to-moderate income, minority, or thin-or no-credit-file consumers.

Payment for services rendered is a fundamental premise of our free market system. Republicans understand this concept and work hard to ensure legislation does not cut off access to credit or price large swaths of Americans out of the consumer credit market.

Moreover, we should not be limiting small businesses' ability to collect payments at any time, but especially when they are already hurting from the pandemic-related shutdowns.

The point is, constraining debt collection will undermine the underwriting system and increase risk to the financial system. This ultimately makes extending credit more expensive for all borrowers, and may exclude the lowest income borrowers entirely.

There is bipartisan consensus that a consumer who owes a debt should be treated with respect and dignity and not be subjected to abusive or harassing behavior. The law already upholds this notion.

Mr. Speaker, I urge my colleagues to support this en bloc, and I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentlewoman from Texas (Ms. JACKSON LEE).

Ms. JACKSON LEE. Mr. Speaker, let me thank the chairwoman, the gentlewoman from California for yielding.

Mr. Speaker, this is a stupendous effort, and I did not want to miss the opportunity to speak on behalf of my constituents, for debt blocks you from living your life as a family, as a recent college graduate, as a veteran, and as an enlisted person. All of these people are in my congressional district. Texas has the highest number of military personnel.

Have you ever had them come into your house, excuse me, into your office—sometimes it is like my house because I live there, almost—and tell you about the inability to access credit, or the eviction notice, or the repossessing of the car, and therefore, impacting on their credit, but more importantly, being threatened to lose benefits by outside debt collectors.

So the legislation here, and might I rise to oppose the amendments that are en bloc at this time, but I thought it was important to be able to discuss the importance of this particular combination of legislation that goes to the very needs and hearts of our district by prohibiting the use of confession of judgment as an unfair credit practice, and providing the opportunity, as I said, to ensure that we are protecting those individuals that are military.

According to the CFPB, in the past year, debt collection accounted for 27 percent of all complaints received, 49 percent of which were for attempts to collect a debt not owed. During COVID-19 people suffered economically.

For example, in April 2020, Kate Boatswain, Texas resident and grandmother of three, had been laid off from work due to the pandemic. Her savings account had held a \$4,900 tax refund. But when she checked her account, it showed a negative balance. Ms. Boatswain drove to her credit union to find out what happened, only to be told that staff members were not allowed to explain. She was given a number to a debt collection law firm. They had taken her money.

So this legislation that protects military persons, grandmothers, small business owners, is extremely crucial, and I ask my colleagues to support this legislation, H.R. 2547. Let's stop debt and let's make sure Americans can thrive.

Mr. Speaker, I rise today to discuss the rule governing debate of H.R. 2547, the "Comprehensive Debt Collection Improvement Act," which is an incredibly important comprehensive bill that clarifies and expands the rights of Americans facing all forms of debt collection, and also extends existing consumer protections to small businesses, prohibits debt collectors from threatening service members with a reduction in rank or loss of security clearance, restricts contact to consumers by email or text messages, and requires discharge of private student loans in the case of permanent disability for the borrower.

H.R. 2547 better protects vulnerable consumers by enacting a wide variety of critical reforms, including:

- Prohibiting the use of confessions of judgment as an unfair credit practice that eliminate notice and the right to be heard;

- Prohibiting certain abusive collection practices directed at servicemembers, including threats to reduce rank or revoke security clearance;

- Requiring discharge of private student loans due to total and permanent disability;

- Prohibiting collection of medical debt for the first two years and credit reporting of debt arising from any medically necessary procedures;

- Requiring debt collectors to obtain consent before using electronic communications and provide written validation notices;

- Amending the FDCPA to expand and clarify coverage, including extending coverage for all federal, state, and local debts collected by debt collectors;

- Adjusting statutory damages in the FDCPA for inflation and indexing them to index for inflation in the future; and

- Clarifying FDCPA coverage for non-judicial foreclosures.

An estimated 77 million Americans have a debt that has been turned over to a private collection agency, and predatory debt collection affects communities and families across the country.

The debts owed can be as small as a few dollars, and they can involve every kind of consumer debt, from car payments to utility bills to student loans to medical fees.

Debt in collection can wreak havoc on individuals, subjecting them to harassing debt collection calls and potential lawsuits.

Annually, hundreds of thousands of individuals face threats, harassment at home and the workplace, and abusive litigation from unscrupulous debt collectors.

While all Americans are covered by laws barring debt collectors from overly aggressive or deceptive tactics, these laws are insufficient in many cases, and protections for Americans must be improved.

Debt collectors use predatory tactics that undermine citizens' rights with misleading and confusing information.

Each year, millions of lawsuits are filed by "lawsuit mills," and in some cases, thousands of affidavits are filed in a single day that have inaccurate information about the debt and the debtors.

Consumers are often not even given the chance to defend themselves because collectors hire process servers that falsely certify documents have been delivered.

Most consumers are not represented by an attorney and debt collectors overwhelmingly seek default judgments against them in these cases.

This past year has seen a rise in aggressive debt collections due to the impact of COVID-19, according to the Consumer Financial Protection Bureau ("CFPB").

Despite the enactment of the FDCPA in 1977, debt collection remains a frequent source of complaints to the CFPB.

According to the CFPB, in the past year debt collection accounted for 27 percent of all complaints received, 49 percent of which were for attempts to collect a debt not owed.

These trends devastate communities across the country as unmanageable debt and household financial crises become ubiquitous across the country during this pandemic, and they impact Black and LatinX communities most harshly due to longstanding racial and ethnic gaps in poverty and wealth.

The COVID-19 pandemic has been among the most disruptive long-term events we will see in our lifetimes, and it is not surprising that the shockwaves it sent across the planet were felt deeply in the consumer financial marketplace.

Texans have the second-highest rate of debt in collections in the country and are uniquely vulnerable because the state's consumer protections for bank account garnishments are virtually nonexistent.

For example, in April 2020 Kate Boatswain, Texas resident and grandmother of three, had been laid off work due to the pandemic.

Her savings account had held a \$4,900 tax refund, but when she checked her account, it showed a negative balance.

Ms. Boatswain drove to her credit union to find out what happened, only to be told that staff members were not allowed to explain why.

She was given a number to a debt collection law firm, and a man at the firm tersely explained that she had owed money to Wells Fargo since 2006.

The debt was now owned by a client of the law firm who was trying to collect, and the client was not interested in solutions—telling Ms. Boatswain that, "We already have your money."

In a time of national crisis and economic hardship, Ms. Boatswain was left without money for her mortgage and for her family.

As we work to bolster our national economic recovery, Americans must have better safeguards against predatory debt collection actions like this.

This bill offers comprehensive reforms against predatory debt collection efforts in several ways, and I would like to touch on two protections included in these reforms—those reforms offered for our small business owners and members of the military.

Since at least 2018, an arcane legal document called a confession of judgment has targeted our hard-working small businesses and forced financial ruin on tens of thousands of contractors and small business owners.

Before many small business owners get a loan, they are forced to sign a statement called a confession of judgment which gives up their right to defend themselves if the lender takes them to court.

Armed with this confession of judgment, a lender can, without proof, accuse borrowers of not paying and legally seize their assets before they know what has happened—a practice that has not surprisingly been abused by some lenders.

Then, without contacting the borrower, lenders can immediately withdraw the value of the loan, including the full interest payments, from their accounts.

By requiring the borrower to accept any and all liabilities and damages pertaining to the loan, it undermines and circumvents the entire judicial process.

The borrower has no legal right to dispute these claims or prove their compliance with the terms of the loan contract, making them virtually powerless to reclaim—what often ends up being—their life's savings.

Although Congress banned the use of confessions of judgment for consumers in 1985, small businesses were left exposed and remain particularly susceptible to this unfair debt collection practice.

H.R. 2547 fixes this oversight by extending the ban on confessions of judgment to commercial loans nationally by amending the Truth in Lending Act and closing the loophole that has allowed thousands of American small businesses to be seized and brought down by dishonest lenders.

Military members and their families face particular financial challenges requiring extra protections: in service to their country, they relocate frequently, deploy overseas and are a prime target for scammers.

Military members are also more vulnerable to debt collectors in some instances, and debt collectors have taken advantage of this vulnerability by targeting members of the Armed Services through calling their superior officers, threatening reduction in rank and even court-martial.

Nearly 40 percent of complaints filed by servicemembers with the CFPB concern debt collection—as compared to only 26 percent by non-servicemembers.

Our servicemen and servicewomen make extraordinary sacrifices on our behalf, and they should not be forced to confront aggressive and manipulative debt collectors who capitalize on the strains required of them in the course of their duties.

We must address this fact and protect the women and men who have served our country and remove the unethical methods debt collectors use to prey upon our servicemembers.

Mr. Speaker, I encourage all members to support this legislation, because it is critical for

the United States' Congress to stand with our small business owners, students, the women and men who have served our country, and millions of Americans to address unfair and predatory debt collection efforts.

Mrs. WAGNER. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, this en bloc will ensure that we know the true consequences of this bill before it becomes effective. Payment for services rendered is a fundamental premise of our credit-based free market system.

Republicans want to ensure legislation passed by this House will not limit access to credit, price large swaths of Americans out of the consumer credit market, or restrict small businesses' ability to collect payments for services provided.

Mr. Speaker, I urge my colleagues to support this en bloc, and I yield back the balance of my time.

Ms. WATERS. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, Representatives BURGESS and LUETKEMEYER proposed amendments would not provide stronger protections for consumers who are saddled with debt, while navigating the various challenges they have faced, through no fault of their own, by this terrible pandemic.

Instead, these amendments would needlessly delay or prevent my bill, H.R. 2547, the Comprehensive Debt Collection Improvement Act, from being implemented.

Mr. Speaker, I urge my colleagues to reject these amendments, and I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution 380, the previous question is ordered on the amendments en bloc offered by the gentlewoman from California (Ms. WATERS).

The question is on the amendments en bloc.

The question was taken; and the Speaker pro tempore announced that the yeas appeared to have it.

Mrs. WAGNER. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

□ 1345

AMENDMENT NO. 9 OFFERED BY MRS. WAGNER

The SPEAKER pro tempore. It is now in order to consider amendment No. 9 printed in part B of House Report 117-29.

Mrs. WAGNER. Mr. Speaker, I rise as the designee of Ranking Member MCHENRY, and I have an amendment at the desk.

The SPEAKER pro tempore. The Clerk will designate the amendment.

The text of the amendment is as follows:

Strike all after the enacting clause and insert the following:

SECTION 1. REQUIREMENT FOR CONFESSIONS OF JUDGEMENT.

(a) IN GENERAL.—Chapter 2 of the Truth in Lending Act (15 U.S.C. 1631 et seq.) is amended by adding at the end the following:

“§ 140B. Unfair credit practices

“In connection with the extension of credit or creation of debt in or affecting commerce, as defined in section 4 of the Federal Trade Commission Act (15 U.S.C. 44), including any advance of funds or sale or assignment of future income or receivables that may or may not be credit, no person may take or receive from another person an obligation that constitutes or contains a cognovit or confession of judgment (for purposes other than executory process in the State of Louisiana), warrant of attorney, or other waiver of the right to notice and the opportunity to be heard in the event of suit or process thereon unless the other person provides to the lender a written affidavit describing the nature of the default and the date on which such default occurred.”.

(b) TECHNICAL AND CONFORMING AMENDMENTS.—The Truth in Lending Act (15 U.S.C. 1601 et seq.) is amended—

(1) in section 103, by adding at the end the following:

“(ff) The term ‘debt’ means any obligation of a person to pay to another person money—

“(1) regardless of whether such obligation is absolute or contingent if the understanding between the parties is that any part of the money shall be or may be returned;

“(2) that includes the right of the person providing the money to an equitable remedy for breach of performance if the breach gives rise to a right to payment; and

“(3) regardless of whether the obligation or right to an equitable remedy described in paragraph (2) has been reduced to judgment, fixed, contingent, matured, unmatured, disputed, undisputed, secured, or unsecured.”; and

(2) in section 130(a), by striking “creditor” each place the term appears and inserting “person”.

SEC. 2. ENHANCED PROTECTION AGAINST DEBT COLLECTOR HARASSMENT OF SERVICEMEMBERS.

(a) COMMUNICATION IN CONNECTION WITH DEBT COLLECTION.—Section 805 of the Fair Debt Collection Practices Act (15 U.S.C. 1692c) is amended by adding at the end the following:

“(e) COMMUNICATIONS CONCERNING SERVICE-MEMBER DEBTS.—

“(1) DEFINITION.—In this subsection, the term ‘covered member’ means—

“(A) a covered member or a dependent as defined in section 987(i) of title 10, United States Code; and

“(B)(i) an individual who was separated, discharged, or released from duty described in such section 987(i)(1), but only during the 365-day period beginning on the date of separation, discharge, or release; or

“(ii) a person, with respect to an individual described in clause (i), described in subparagraph (A), (D), (E), or (I) of section 1072(2) of title 10, United States Code.

“(2) PROHIBITIONS.—A debt collector may not, in connection with the collection of any debt of a covered member—

“(A) threaten to have the covered member reduced in rank;

“(B) threaten to have the covered member's security clearance revoked; or

“(C) threaten to have the covered member prosecuted under chapter 47 of title 10, United States Code (the Uniform Code of Military Justice).”.

(b) UNFAIR PRACTICES.—Section 808 of the Fair Debt Collection Practices Act (15 U.S.C. 1692f) is amended by adding at the end the following:

“(9) The representation to any covered member (as defined under section 805(e)(1)) that failure to cooperate with a debt collector will result in—

“(A) a reduction in rank of the covered member;

“(B) a revocation of the covered member's security clearance; or

“(C) prosecution under chapter 47 of title 10, United States Code (the Uniform Code of Military Justice).”.

SEC. 3. GAO STUDY AND REPORT.

(a) STUDY.—The Comptroller General of the United States shall conduct a study on the impact of debt collection on covered members (as defined under section 805(e)(1) of the Fair Debt Collection Practices Act, as added by section 201), which shall—

(1) identify types of false, deceptive, misleading, unfair, abusive, and harassing debt collection practices experienced by covered members and make recommendations to eliminate these practices;

(2) identify collection practices of creditors and debt collectors experienced by covered members;

(3) discuss the effect of these practices on military readiness; and

(4) discuss any national security implications, including the extent to which covered members with security clearances would be impacted by uncollected debt.

(b) REPORT.—Not later than one year after the date of enactment of this Act, the Comptroller General of the United States shall submit to Congress a report on the completed study required under subsection (a).

SEC. 4. PROTECTIONS FOR OBLIGORS AND CO-SIGNERS IN CASES OF DEATH OR TOTAL AND PERMANENT DISABILITY.

(a) IN GENERAL.—Section 140(g) of the Truth in Lending Act (15 U.S.C. 1650) is amended—

(1) in paragraph (2)—

(A) in the heading, by striking “IN CASE OF DEATH OF BORROWER”;

(B) in subparagraph (A), by inserting after “of the death”, the following: “or total and permanent disability”; and

(C) in subparagraph (C), by inserting after “of the death”, the following: “or total and permanent disability”; and

(2) by adding at the end the following:

“(3) DISCHARGE IN CASE OF DEATH OR TOTAL AND PERMANENT DISABILITY OF BORROWER.—

The holder of a private education loan may, upon request of the estate of a deceased student obligor or, in the case of a student obligor who incurs a total and permanent disability, upon certification by a medical professional of such total and permanent disability, discharge the liability of the student obligor on the loan and may not, after such a discharge—

“(A) attempt to collect on the outstanding liability of the student obligor; and

“(B) in the case of total and permanent disability, monitor the disability status of the student obligor at any point after the date of discharge.

“(4) TOTAL AND PERMANENT DISABILITY DEFINED.—For the purposes of this subsection and with respect to an individual, the term ‘total and permanent disability’ means the individual is totally and permanently disabled, as such term is defined in section 685.102(b) of title 34 of the Code of Federal Regulations.”.

(b) RULEMAKING.—The Director of the Bureau of Consumer Financial Protection may issue rules to implement the amendments made by subsection (a) as the Director determines appropriate.

(c) EFFECTIVE DATE.—The amendments made by this section shall take effect 1 year after the date of the enactment of this Act.

SEC. 5. EXCLUSION OF PAID MEDICAL DEBT.

Section 605(a) of the Fair Credit Reporting Act (15 U.S.C. 1681c(a)) is amended by adding at the end the following:

“(9) Paid debt arising from the receipt of medically necessary, non-elective medical services, products, or devices which from the date of payment, antedate the report by more than 1 year.”.

SEC. 6. OPT-OUT NOTICE FOR ELECTRONIC COMMUNICATIONS OR ATTEMPTS TO COMMUNICATE.

Section 805 of the Fair Debt Collection Practices Act (15 U.S.C. 1692c), as amended by this Act, is further amended by adding at the end the following new subsection:

“(f) OPT-OUT NOTICE FOR ELECTRONIC COMMUNICATIONS OR ATTEMPTS TO COMMUNICATE.—A debt collector who communicates or attempts to communicate with a consumer electronically in connection with the collection of a debt using a specific email address, telephone number for text messages, or other electronic-medium address shall include in such communication or attempt to communicate a clear and conspicuous statement describing a reasonable and simple method by which the consumer can opt out of further electronic communications or attempts to communicate by the debt collector to that address or telephone number. The debt collector may not require, directly or indirectly, that the consumer, in order to opt out, pay any fee to the debt collector or provide any information other than the consumer's opt-out preferences and the email address, telephone number for text messages, or other electronic-medium address subject to the opt-out request.”.

SEC. 7. EFFECTIVE DATE.

Except as otherwise provided, this Act and the amendments made by this Act shall take effect on the date that is 180 days after the date of enactment of this Act.

The SPEAKER pro tempore. Pursuant to House Resolution 380, the gentlewoman from Missouri (Mrs. WAGNER) and a Member opposed each will control 5 minutes.

The Chair recognizes the gentlewoman from Missouri.

Mrs. WAGNER. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, since taking the majority in the House last Congress, Democrats have attempted to undermine the financial system through a partisan wish list that is focused on one thing: undermining the pillars of our financial system. Now with one party dominating, they are jamming through a bill that will not only hurt the very borrowers they claim they are trying to help, but it will bring down our credit markets.

There is no doubt that individuals and families are hurting. There is no doubt that the pandemic brought on additional challenges. But undermining our financial system is not the way to help Americans.

Our financial system needs strong underwriting practices to keep it strong and reduce risk when extending credit. This is what makes credit more available at a lower cost to more borrowers. This is not to say that the system is perfect. Republicans agree there are some improvements that can be made to the way the system operates.

The gentleman's amendment would replace the underlying bill with several

targeted approaches to improve the debt collection and credit reporting framework.

First, this amendment requires the inclusion of a clear disclosure when a confession of judgment, or COJ, is part of a business lending contract. It also requires lenders to obtain a written affidavit containing the date and nature of a borrower's default in order to execute a confession of judgment. This will help to ensure small businesses know the full terms and conditions of their agreement and help to crack down on reported misuse of COJs while allowing these important repayment tools to remain in use.

This amendment preserves the servicemember protection bill sponsored by the gentlewoman from Pennsylvania. In fact, I would remind my colleagues that we just passed this bill on suspension 3 weeks ago. We should focus on getting this bill enacted into law rather than packaging it up in a wish list of partisan policies.

This amendment would allow the estate of a deceased or permanently disabled student loan borrower to request a discharge of the student loan debt. This change would codify the current practice used by private lenders to ensure that student loan borrowers are indeed protected.

This amendment would also address concerns with medical debt. It would eliminate the inclusion of paid, medically necessary, nonelective medical debt in credit reports. This provision is a responsible way to address the challenges that many face in repaying medical debt. At the same time, it does not make healthcare more expensive or services less available.

Finally, this amendment acknowledges the work of the CFPB. What my colleagues won't tell you is that the final debt collection rule was the culmination of more than 7 years of research and analysis. It clarified the allowable uses of modern communication technology.

This amendment, unlike the underlying bill, is a commonsense approach to improve the consumer experience in debt collection and credit reporting. It will strengthen our financial system while increasing options and choices for consumers when they owe debt.

I hope my colleagues on the other side of the aisle will recognize this effort to make improvements that will benefit consumers and small businesses.

Mr. Speaker, I urge support for the ranking member's amendment, and I reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I rise in opposition to the amendment.

The SPEAKER pro tempore. The gentlewoman from California is recognized for 5 minutes.

Ms. WATERS. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, I rise in opposition to the substitute amendment offered by our committee's ranking member, Mr. MCHENRY.

Mr. MCHENRY's partisan proposal is a nonstarter and not a serious attempt to find common ground with bipartisan support. The Republican substitute amendment does not include several important elements of my bill, H.R. 2547, and fundamentally weakens many essential protections in the few provisions he included.

For example, Mr. MCHENRY included a prohibition on confessions of judgment based on title I. However, he included a harmful provision related to written affidavits, effectively undermining the prohibition on confessions of judgment, and severely reducing protections for small businesses struggling during this pandemic.

The Federal Trade Commission banned confessions of judgment more than 35 years ago in 1985 for consumer loans. Our committee learned that small business owners, like taxicab drivers, have unwittingly waived their typical due process rights when it comes to debt collection because these harmful confessions of judgment terms were tucked into their small business loan.

Representative VELÁZQUEZ has been leading the effort on this in the House, working in a bipartisan fashion with Senators BROWN and RUBIO. However, if we take the approach proposed by Mr. MCHENRY, small businesses will continue to be ripped off.

Moreover, I would add H.R. 2547 includes several other bipartisan provisions, including title II, which is based on a bill by Representative DEAN to protect servicemembers from harassment and threats from debt collectors. The House has unanimously passed title II as a standalone bill twice, both last year and this year.

Additionally, title VI would enhance protections related to Federal agency debts based on a bill by Representative CLEAVER that has been bipartisan for a number of years, but when we tried to move it on the suspension calendar last year, Republicans changed their mind.

Unfortunately, at a time when consumers are suffering while debt collectors make record profits during the pandemic, the House Republican alternative is not a serious effort to reform and modernize our debt collection laws.

So, Mr. Speaker, I urge my colleagues to reject the McHenry substitute amendment, and I reserve the balance of my time.

Mrs. WAGNER. Mr. Speaker, I continue to reserve the balance of my time.

Ms. WATERS. Mr. Speaker, I yield 2 minutes to the gentleman from Massachusetts (Mr. AUCHINCLOSS).

Mr. AUCHINCLOSS. Mr. Speaker, I reject the amendment from the ranking member, and I urge my colleagues to do the same. I reject it because it undermines the premise of the chairwoman's bill. The premise of the chairwoman's bill is not prudential underwriting as a core premise of our economy which, of course, we need. It is not about payments for goods and services

which is obviously a pillar of the United States system of business.

It is about fairness. It is about fairness in the allocation of credit and fairness in the collection of debt.

What the chairwoman has put forward and what the amendment from the ranking member would undermine is a bill that recognizes that people should not be punished for circumstances outside of their control. They should not be precluded from accessing credit for something that happened to them that they did not wish upon themselves, and that they had no volition in doing.

For example, this bill would ensure that medical debts do not prohibit people's access to credit. The senior Senator from my home State of Massachusetts famously demonstrated that medical bankruptcies were plaguing the middle class and the working class in this country. Indeed, the Consumer Financial Protection Bureau has reported that medical debt has a significant impact on consumer credit. After Americans undergo lifesaving treatment, they should not have to worry about the impact of a necessary medical procedure that they will have to stay at home to convalesce will have on their ability to then restart their life, start a business, or care for their family.

H.R. 2547 seeks to give consumers time to fully recover until they are able to pay their bills. Nobody chooses to get sick, Mr. Speaker, and being sick should not show up on your credit report as you seek to access credit in the future.

This bill is also about fairness in how we collect debts. There, of course, should be payments for goods and services, but there does not need to be and there should not be harassment.

As a former marine officer, it deeply concerns me that servicemembers who need to concentrate on the mission at hand might be distracted, and, indeed, might even be demoted for debts outside of their control.

Mrs. WAGNER. Mr. Speaker, I yield myself the balance of my time.

Mr. Speaker, this amendment replaces the underlying bill with targeted approaches to improve the debt collection and credit reporting framework. This amendment preserves options for consumers and ensures that small businesses are paid for services that they provide. This amendment will ensure our financial system remains safe and sound.

Mr. Speaker, I urge my colleagues to vote "yes" on this amendment, and I yield back the balance of my time.

Ms. WATERS. Mr. Speaker, I yield back the balance of my time.

The SPEAKER pro tempore. Pursuant to House Resolution 380, the previous question is ordered on the amendment offered by the gentlewoman from Missouri (Mrs. WAGNER).

The question is on the amendment.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

Mrs. WAGNER. Mr. Speaker, on that I demand the yeas and nays.

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

Pursuant to clause 8 of rule XX, further proceedings on this question are postponed.

AMENDMENTS EN BLOC NO. 1 OFFERED BY MS. WATERS OF CALIFORNIA

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on the adoption of amendments en bloc No. 1, printed in part B of House Report 117-29, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendments en bloc.

The Clerk redesignated the amendments en bloc.

The SPEAKER pro tempore. The question is on the amendments en bloc offered by the gentlewoman from California (Ms. WATERS).

The vote was taken by electronic device, and there were—yeas 210, nays 202, not voting 18, as follows:

[Roll No. 138]

YEAS—210

Adams	Doggett	Lynch
Aguiar	Doyle, Michael	Malinowski
Allred	F.	Maloney
Auchincloss	Escobar	Carolyn B.
Axne	Eshoo	Maloney, Sean
Barragán	Españat	Manning
Bass	Evans	Matsui
Beatty	Fletcher	McBath
Bera	Foster	McCollum
Bishop (GA)	Frankel, Lois	McEachin
Blumenauer	Gállego	McGovern
Blunt Rochester	Garamendi	McNerney
Bonamici	García (IL)	Meeks
Bourdeaux	García (TX)	Meng
Bowman	Gomez	Mfume
Boyle, Brendan	Gonzalez,	Morrell
F.	Vicente	Moulton
Brown	Gottheimer	Mryan
Brownley	Green, Al (TX)	Nadler
Bush	Grijalva	Napolitano
Bustos	Harder (CA)	Neal
Butterfield	Hayes	Neguse
Carbajal	Higgins (NY)	Newman
Cárdenas	Himes	Norcross
Carson	Horsford	O'Halleran
Carter (LA)	Houlahan	Ocasio-Cortez
Cartwright	Hoyer	Omar
Case	Huffman	Pallone
Casten	Jackson Lee	Panetta
Castor (FL)	Jacobs (CA)	Pappas
Castro (TX)	Jayapal	Pascarell
Chu	Jeffries	Payne
Cicilline	Johnson (GA)	Perlmutter
Clark (MA)	Johnson (TX)	Peters
Clarke (NY)	Kahele	Phillips
Cleaver	Kaptur	Pingree
Clyburn	Keating	Pocan
Cohen	Kelly (IL)	Porter
Connolly	Khanna	Pressley
Cooper	Kildee	Price (NC)
Correa	Kilmer	Quigley
Costa	Kim (NJ)	Raskin
Courtney	Kind	Rice (NY)
Craig	Kirkpatrick	Ross
Crist	Krishnamoorthi	Roybal-Allard
Crow	Kuster	Ruiz
Cuellar	Lamb	Ruppersberger
Davids (KS)	Langevin	Rush
Davis, Danny K.	Larsen (WA)	Ryan
Dean	Larson (CT)	Sánchez
DeFazio	Lawrence	Sarbanes
DeGette	Lawson (FL)	Scanlon
DeLauro	Lee (CA)	Schakowsky
DeBene	Lee (NV)	Schiff
Delgado	Leger Fernandez	Schneider
Demings	Levin (CA)	Schrader
DeSaulnier	Levin (MI)	Schrier
Deutch	Lofgren	Scott (VA)
Dingell	Luria	Scott, David

Sewell	Swalwell	Veasey
Sherman	Takano	Vela
Sherrill	Thompson (CA)	Velázquez
Sires	Thompson (MS)	Wasserman
Slotkin	Titus	Schultz
Smith (WA)	Tlaib	Waters
Soto	Tonko	Watson Coleman
Spanberger	Torres (CA)	Welch
Speier	Torres (NY)	Wexton
Stanton	Trahan	Williams (GA)
Stevens	Trone	Wilson (FL)
Strickland	Underwood	Yarmuth
Suozzi	Vargas	

NAYS—202

Aderholt	Gohmert	Moolenaar
Allen	Gonzales, Tony	Mooney
Amodei	Gonzalez (OH)	Moore (AL)
Armstrong	Good (VA)	Moore (UT)
Arrington	Gooden (TX)	Mullin
Babin	Gosar	Murphy (NC)
Bacon	Granger	Nehls
Baird	Graves (LA)	Newhouse
Balderson	Graves (MO)	Norman
Banks	Green (TN)	Nunes
Barr	Greene (GA)	Obernolte
Bentz	Griffith	Owens
Bergman	Grothman	Palazzo
Bice (OK)	Guest	Palmer
Biggs	Guthrie	Pence
Bilirakis	Hagedorn	Perry
Bishop (NC)	Harris	Pfuger
Boebert	Harshbarger	Posey
Bost	Hartzler	Reed
Brady	Hern	Reschenthaler
Brooks	Herrell	Rice (SC)
Buchanan	Herrera Beutler	Rodgers (WA)
Buck	Hice (GA)	Rogers (AL)
Bucshon	Higgins (LA)	Rogers (KY)
Budd	Hill	Rose
Burchett	Hinson	Rosendale
Burgess	Hollingsworth	Rouzer
Calvert	Hudson	Roy
Cammack	Huizenga	Rutherford
Carl	Issa	Salazar
Carter (GA)	Jackson	Scalise
Carter (TX)	Johnson (LA)	Schweikert
Cawthorn	Johnson (OH)	Scott, Austin
Chabot	Johnson (SD)	Sessions
Cheney	Jordan	Smith (MO)
Cline	Joyce (OH)	Smith (NE)
Cloud	Joyce (PA)	Smith (NJ)
Clyde	Katko	Smucker
Cole	Keller	Spartz
Crawford	Kelly (PA)	Stauber
Crenshaw	Kim (CA)	Steel
Curtis	Kinzinger	Stefanik
Davidson	Kustoff	Steube
DesJarlais	LaMalfa	Stewart
Diaz-Balart	Lamborn	Taylor
Donalds	Latta	Tenney
Duncan	LaTurner	Thompson (PA)
Dunn	Letlow	Turner
Emmer	Long	Timmons
Estes	Loudermilk	Tiffany
Fallon	Lucas	Timmons
Feenstra	Luetkemeyer	Upton
Ferguson	Mace	Valadao
Fischbach	Malliotakis	Van Drew
Fitzgerald	Mann	Van Duyn
Fitzpatrick	Massie	Wagner
Fleischmann	Mast	Walberg
Fortenberry	McCarthy	Walorski
Fox	McCaul	Waltz
Franklin, C.	McClain	Weber (TX)
Scott	McClintock	Wenstrup
Fulcher	McHenry	Westerman
Gaetz	McKinley	Williams (TX)
Gallagher	Meijer	Wittman
Garbarino	Meuser	Womack
García (CA)	Miller (IL)	Young
Gibbs	Miller (WV)	Zeldin
Gimenez	Miller-Meeks	

NOT VOTING—18

□ 1430

Mr. MEIJER changed his vote from "yea" to "nay."

Ms. DEAN and Mr. HORSFORD changed their vote from "nay" to "yea."

So the en bloc amendments were agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Ms. WILD. Madam Speaker, I arrived a moment too late to vote. Had I been present, I would have voted “yea” on rollcall No. 138.

Mr. JONES. Madam Speaker, due to personal reasons, I was unable to record my vote. Had I been present, I would have voted “yea” on rollcall No. 138.

MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

Allred (Stevens)	Kirkpatrick (Stanton)	Ruppersberger (Raskin)
Cardenas (Gallego)	Lawson (FL)	Rush
Correa (Vargas)	(Evans)	(Underwood)
Crenshaw (Pfluger)	Lofgren (Jeffries)	Sewell (DelBene)
Eshoo (Thompson (CA))	McEachin (Wexton)	(DelBene)
	Meng (Clark (MA))	Torres (CA) (Barragan)
Grijalva (Garcia (IL))	Napolitano (Chu)	Van Drew
	Payne (Pallone)	(Norman)
Johnson (TX) (Jeffries)	Porter (Wexton)	Wilson (FL)
	Ruiz (Aguilar)	(Hayes)

AMENDMENTS EN BLOC NO. 2 OFFERED BY MS. WATERS OF CALIFORNIA

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on the adoption of amendments en bloc No. 2, printed in part B of House Report 117-29, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendments en bloc.

The Clerk redesignated the amendments en bloc.

The SPEAKER pro tempore. The question is on the amendments en bloc offered by the gentlewoman from California (Ms. WATERS).

The vote was taken by electronic device, and there were—yeas 208, nays 214, not voting 8, as follows:

[Roll No. 139]

YEAS—208

Aderholt	Clyde	Good (VA)
Allen	Cole	Gooden (TX)
Amodi	Comer	Gosar
Armstrong	Crenshaw	Gottheimer
Arrington	Curtis	Granger
Babin	Davidson	Graves (LA)
Bacon	Davis, Rodney	Graves (MO)
Baird	DesJarlais	Green (TN)
Balderson	Diaz-Balart	Greene (GA)
Banks	Donalds	Griffith
Barr	Duncan	Grothman
Bentz	Dunn	Guest
Bergman	Emmer	Guthrie
Bice (OK)	Estes	Hagedorn
Bilirakis	Fallon	Harris
Bishop (NC)	Feenstra	Harshbarger
Boebert	Ferguson	Hartzler
Bost	Fischbach	Hern
Brooks	Fitzgerald	Herrell
Buchanan	Fitzpatrick	Herrera Beutler
Buck	Fleischmann	Hice (GA)
Bucshon	Fortenberry	Higgins (LA)
Budd	Fox	Hill
Burchett	Franklin, C.	Hinson
Burgess	Scott	Hollingsworth
Calvert	Fulcher	Hudson
Cammack	Gaetz	Huizenga
Carl	Gallagher	Issa
Carter (GA)	Garbarino	Jackson
Carter (TX)	Garcia (CA)	Johnson (LA)
Cawthorn	Gibbs	Johnson (OH)
Chabot	Gimenez	Johnson (SD)
Cheney	Gohmert	Jordan
Cline	Gonzales, Tony	Joyce (OH)
Cloud	Gonzalez (OH)	Joyce (PA)

Katko	Moore (AL)	Smith (NE)
Keller	Moore (UT)	Smith (NJ)
Kelly (PA)	Mullin	Smucker
Kim (CA)	Murphy (NC)	Spanberger
Kinzing	Nehls	Spartz
Kustoff	Newhouse	Stauber
LaHood	Norman	Steel
LaMalfa	Nunes	Stefanik
Lamborn	Obernolte	Steil
Latta	Palazzo	Steube
Lesko	Palmer	Stewart
Letlow	Pence	Stivers
Long	Perry	Taylor
Loudermilk	Pfluger	Tenney
Lucas	Posey	Tiffany
Luetkemeyer	Reed	Timmons
Mace	Reschenthaler	Turner
Malliotakis	Rice (SC)	Upton
Mann	Rodgers (WA)	Valadao
Massie	Rogers (AL)	Van Drew
Mast	Rogers (KY)	Van Duyne
McCarthy	Rose	Wagner
McCaul	Rosendale	Walberg
McClain	Rouzer	Walorski
McClintock	Roy	Waltz
McHenry	Rutherford	Weber (TX)
McKinley	Salazar	Wenstrup
Meijer	Scalise	Westerman
Meuser	Schweikert	Williams (TX)
Miller (IL)	Scott, Austin	Wilson (SC)
Miller (WV)	Sessions	Wittman
Miller-Meeks	Sherrill	Womack
Moolenaar	Simpson	Young
Mooney	Smith (MO)	Zeldin

NAYS—214

Adams	Doyle, Michael	Maloney,
Aguilar	F.	Carolyn B.
Alfred	Escobar	Maloney, Sean
Auchincloss	Eshoo	Manning
Axne	Espallat	Matsui
Barragan	Evans	McBath
Bass	Fletcher	McCollum
Beatty	Foster	McEachin
Bera	Frankel, Lois	McGovern
Beyer	Gallego	McNerney
Biggs	Garamendi	Meeks
Bishop (GA)	Garcia (IL)	Meng
Blumenauer	Garcia (TX)	Mfume
Blunt Rochester	Gomez	Moore (WI)
Bonamici	Gonzalez,	Morelle
Bourdeaux	Vicente	Moulton
Bowman	Green, Al (TX)	Mrvan
Boyle, Brendan	Grijalva	Nadler
F.	Harder (CA)	Napolitano
Brown	Hayes	Neal
Brownley	Higgins (NY)	Neguse
Bush	Himes	Newman
Bustos	Horsford	Norcross
Butterfield	Houlahan	O'Halleran
Carbajal	Hoyer	Ocasio-Cortez
Cardenas	Huffman	Omar
Carson	Jackson Lee	Pallone
Carter (LA)	Jacobs (CA)	Panetta
Cartwright	Jayapal	Pappas
Case	Jeffries	Pascarell
Casten	Johnson (GA)	Payne
Castor (FL)	Johnson (TX)	Perlmutter
Castro (TX)	Jones	Peters
Chu	Kahele	Phillips
Cioccine	Kaptur	Pingree
Clark (MA)	Keating	Pocan
Clarke (NY)	Kelly (IL)	Porter
Cleaver	Khanna	Pressley
Clyburn	Kildee	Price (NC)
Cohen	Kilmer	Quigley
Connolly	Kim (NJ)	Raskin
Cooper	Kind	Rice (NY)
Correa	Kirkpatrick	Ross
Costa	Krishnamoorthi	Roybal-Allard
Courtney	Kuster	Ruiz
Craig	Lamb	Ruppersberger
Crist	Langevin	Rush
Crow	Larsen (WA)	Ryan
Cuellar	Larson (CT)	Sanchez
Davids (KS)	Lawrence	Sarbanes
Davis, Danny K.	Lawson (FL)	Scanlon
Dean	Lee (CA)	Schakowsky
DeFazio	Lee (NV)	Schiff
DeGette	Leger Fernandez	Schneider
DeLauro	Levin (CA)	Schrader
DelBene	Levin (MI)	Schrier
Delgado	Lieu	Scott (VA)
Demings	Lofgren	Scott, David
DeSaulnier	Lowenthal	Sewell
Deutch	Luria	Sherman
Dingell	Lynch	Sires
Doggett	Malinowski	Slotkin

Smith (WA)	Titus	Velázquez
Soto	Tlaib	Wasserman
Speier	Tonko	Schultz
Stanton	Torres (CA)	Waters
Stevens	Torres (NY)	Watson Coleman
Strickland	Trahan	Welch
Suozi	Trone	Wexton
Swalwell	Underwood	Wild
Takano	Vargas	Williams (GA)
Thompson (CA)	Veasey	Wilson (FL)
Thompson (MS)	Vela	Yarmuth

NOT VOTING—8

Brady	Jacobs (NY)	Thompson (PA)
Crawford	Kelly (MS)	Webster (FL)
Golden	Murphy (FL)	

□ 1502

Mr. TAKANO, Mses. PRESSLEY, SLOTKIN, CASTOR of Florida, Messrs. NEAL, COOPER, RYAN, SUOZZI, Ms. SCHAKOWSKY, Messrs. CASTRO of Texas and SEAN PATRICK MALONEY of New York changed their vote from “yea” to “nay.”

Messrs. GROTHMAN, ARRINGTON, BARR, LOUDERMILK, and ROUZER changed their vote from “nay” to “yea.”

So the en bloc amendments were rejected.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

Allred (Stevens)	Kirkpatrick (Stanton)	Porter (Wexton)
Cardenas (Gallego)	Lawson (FL)	Ruiz (Aguilar)
Correa (Vargas)	(Evans)	Ruppersberger (Raskin)
Crenshaw (Pfluger)	Lieu (Beyer)	Rush
Eshoo (Thompson (CA))	Lofgren (Jeffries)	(Underwood)
	Lowenthal (Beyer)	Sewell (Del Bene)
	McEachin	Strickland (DelBene)
Grijalva (Garcia (IL))	(Wexton)	Torres (CA)
	Meng (Clark (MA))	(Barragan)
Johnson (TX) (Jeffries)	Moore (WI)	Van Drew
	(Beyer)	(Norman)
Jones (Jacobs (CA))	Napolitano (Chu)	Wilson (FL)
	Payne (Pallone)	(Hayes)

AMENDMENT NO. 9 OFFERED BY MRS. WAGNER

The SPEAKER pro tempore (Ms. JACOBS of California). Pursuant to clause 8 of rule XX, the unfinished business is the question on amendment No. 9, printed in part B of House Report 117-29, on which further proceedings were postponed and on which the yeas and nays were ordered.

The Clerk will redesignate the amendment.

The Clerk redesignated the amendment.

The SPEAKER pro tempore. The question is on the amendment offered by the gentlewoman from Missouri (Mrs. WAGNER).

The vote was taken by electronic device, and there were—yeas 199, nays 224, not voting 7, as follows:

[Roll No. 140]

YEAS—199

Aderholt	Bentz	Bucshon
Allen	Bergman	Budd
Amodi	Bice (OK)	Burchett
Arrington	Bilirakis	Burgess
Babin	Bishop (NC)	Calvert
Bacon	Bost	Cammack
Baird	Brady	Carl
Balderson	Brooks	Carter (GA)
Banks	Buchanan	Carter (TX)
Barr	Buck	Case

Cawthorn
Chabot
Cheney
Cline
Cloud
Clyde
Cole
Comer
Crawford
Crenshaw
Curtis
Davidson
Davis, Rodney
DesJarlais
Diaz-Balart
Donalds
Duncan
Dunn
Emmer
Estes
Fallon
Feenstra
Ferguson
Fischbach
Fitzgerald
Fitzpatrick
Fleischmann
Fortenberry
Foxy
Franklin, C.
Scott
Fulcher
Gaetz
Gallagher
Garbarino
Garcia (CA)
Gibbs
Gimenez
Gohmert
Gonzales, Tony
Gonzalez (OH)
Gooden (TX)
Granger
Graves (LA)
Graves (MO)
Green (TN)
Griffith
Grothman
Guest
Guthrie
Hagedorn
Harris
Harshbarger
Hartzler
Hern
Herrell
Herrera Beutler

NAYS—224

Adams
Aguilar
Allred
Armstrong
Auchincloss
Axne
Barragán
Bass
Beatty
Bera
Beyer
Biggs
Bishop (GA)
Blumenauer
Blunt Rochester
Boebert
Bonamici
Bourdeaux
Bowman
Boyle, Brendan
F.
Brown
Brownley
Bush
Bustos
Butterfield
Carbajal
Cárdenas
Carson
Carter (LA)
Cartwright
Casten
Castor (FL)
Castro (TX)
Chu
Cicilline
Clark (MA)
Clarke (NY)
Clever
Clyburn

Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davids (KS)
Davis, Danny K.
Dean
DeFazio
DeGette
DeLauro
DelBene
Delgado
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael
F.
Escobar
Eshoo
Espallat
Evans
Fletcher
Foster
Frankel, Lois
Gallego
Garamendi
Garcia (IL)
Garcia (TX)
Gomez
Gonzalez,
Vicente
Good (VA)

Owens
Palazzo
Palmer
Pence
Pfluger
Posey
Reed
Reschenthaler
Rice (SC)
Rodgers (WA)
Rogers (KY)
Rose
Rosendale
Rouzer
Rutherford
Salazar
Scalise
Schradler
Schweikert
Scott, Austin
Sessions
Simpson
Smith (MO)
Smith (NE)
Smith (NJ)
Smucker
Spartz
Steel
Stefanik
Steil
Steube
Stewart
Stivers
Taylor
Tenney
Thompson (PA)
Tiffany
Timmons
Turner
Upton
Valadao
Van Drew
Van Duyne
Wagner
Walberg
Walorski
Waltz
Weber (TX)
Wenstrup
Westerman
Williams (TX)
Wilson (SC)
Wittman
Womack
Young
Zeldin

Levin (CA)
Levin (MI)
Lieu
Lofgren
Lowenthal
Luria
Lynch
Malinowski
Maloney,
Carolyn B.
Maloney, Sean
Manning
Massie
Matsui
McBath
McClintock
McCollum
McEachin
McGovern
McNerney
Meeks
Meng
Mfume
Moore (WI)
Morelle
Moulton
Mrvan
Nadler
Napolitano
Neal
Neguse
Newman
Norcross
O'Halleran
Ocasio-Cortez
Omar
Pallone

Golden
Gosar
Jacobs (NY)

Panetta
Pappas
Pascarell
Payne
Perlmutter
Perry
Peters
Phillips
Pingree
Pocan
Porter
Pressley
Price (NC)
Quigley
Raskin
Rice (NY)
Ross
Roy
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan
Sánchez
Sarbanes
Scanlon
Schakowsky
Schiff
Schneider
Schrier
Scott (VA)
Scott, David
Sewell
Sherman
Sherrill
Sires
Slotkin

NOT VOTING—7

Kelly (MS)
Murphy (FL)
Rogers (AL)

□ 1535

Mr. NORCROSS changed his vote from “yea” to “nay.”

Messrs. GROTHMAN and TIMMONS changed their vote from “nay” to “yea.”

So the amendment was rejected.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated for:

Mr. STAUBER. I was recorded as a “no” roll-call 140 and intended as a “yes.”

MEMBERS RECORDED PURSUANT TO HOUSE RESOLUTION 8, 117TH CONGRESS

Allred (Stevens)
Cárdenas
(Gallego)
Correa (Vargas)
Crenshaw
(Pfluger)
Eshoo
(Thompson
(CA))
Grijalva (García
(IL))
Johnson (TX)
(Jeffries)
Jones (Jacobs
(CA))

Kirkpatrick
(Stanton)
Lawson (FL)
(Evans)
Lieu (Beyer)
Lofgren (Jeffries)
Lowenthal
(Beyer)
McEachin
(Wexton)
Meng (Clark
(MA))
Moore (WI)
(Beyer)
Napolitano (Chu)
Payne (Pallone)

Porter (Wexton)
Ruiz (Aguilar)
Ruppersberger
(Raskin)
Rush
(Underwood)
Sewell (DelBene)
Strickland
(DelBene)
Torres (CA)
(Barragán)
Van Drew
(Norman)
Wilson (FL)
(Hayes)

Smith (WA)
Soto
Spanberger
Speier
Stanton
Stauber
Stevens
Strickland
Suozi
Swalwell
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko
Torres (CA)
Torres (NY)
Trahan
Trone
Underwood
Vargas
Veasey
Vela
Velázquez
Wasserman
Schultz
Waters
Watson Coleman
Welch
Wexton
Wild
Williams (GA)
Wilson (FL)
Yarmuth

Webster (FL)

The SPEAKER pro tempore. Pursuant to section 3(s) of House Resolution 8, the yeas and nays are ordered.

The vote was taken by electronic device, and there were—yeas 215, nays 207, not voting 8, as follows:

[Roll No. 141]

YEAS—215

Adams
Aguilar
Allred
Auchincloss
Axne
Barragán
Bass
Beatty
Bera
Beyer
Bishop (GA)
Blumenauer
Blunt Rochester
Bonamici
Bourdeaux
Bowman
Boyle, Brendan
F.
Brown
Brownley
Bush
Bustos
Butterfield
Carbajal
Cárdenas
Carson
Carter (LA)
Cartwright
Case
Casten
Castor (FL)
Castro (TX)
Chu
Cicilline
Clark (MA)
Clarke (NY)
Clever
Clyburn
Cohen
Connolly
Cooper
Correa
Costa
Courtney
Craig
Crist
Crow
Cuellar
Davids (KS)
Davis, Danny K.
Dean
DeFazio
DeGette
DeLauro
DelBene
Delgado
Demings
DeSaulnier
Deutch
Dingell
Doggett
Doyle, Michael
F.
Escobar
Eshoo
Espallat
Evans
Fletcher
Foster
Frankel, Lois
Gallego
Garamendi
Garcia (IL)
Garcia (TX)

Gomez
Gonzalez,
Vicente
Gottheimer
Green, Al (TX)
Grijalva
Harder (CA)
Hayes
Higgins (NY)
Himes
Horsford
Houlahan
Hoyer
Huffman
Jackson Lee
Jacobs (CA)
Jayapal
Jeffries
Johnson (GA)
Johnson (TX)
Jones
Kabele
Kaptur
Keating
Kelly (IL)
Khanna
Kildee
Kilmer
Kim (NJ)
Kind
Kirkpatrick
Krishnamoorthi
Kuster
Lamb
Langevin
Larsen (WA)
Larson (CT)
Lawrence
Lawson (FL)
Lee (CA)
Lee (NV)
Leger Fernandez
Levin (CA)
Levin (MI)
Lieu
Lofgren
Lowenthal
Luria
Lynch
Malinowski
Maloney,
Carolyn B.
Maloney, Sean
Manning
Matsui
McBath
McCollum
McEachin
McGovern
McNerney
Meeks
Meng
Mfume
Moore (WI)
Morelle
Moulton
Mrvan
Nadler
Napolitano
Neal
Neguse
Newman
Norcross
O'Halleran

NAYS—207

Bice (OK)
Biggs
Bilirakis
Bishop (NC)
Boebert
Bost
Brady
Brooks
Buchanan
Buck
Bucshon
Budd

Ocasio-Cortez
Omar
Pallone
Panetta
Pappas
Pascarell
Payne
Perlmutter
Peters
Phillips
Pingree
Pocan
Porter
Pressley
Price (NC)
Quigley
Raskin
Rice (NY)
Ross
Roybal-Allard
Ruiz
Ruppersberger
Rush
Ryan
Sánchez
Sarbanes
Scanlon
Schakowsky
Schiff
Schneider
Schrier
Scott (VA)
Scott, David
Sewell
Sherman
Sherrill
Sires
Slotkin
Smith (WA)
Soto
Spanberger
Speier
Stanton
Stevens
Strickland
Suozi
Swalwell
Takano
Thompson (CA)
Thompson (MS)
Titus
Tlaib
Tonko
Torres (CA)
Torres (NY)
Trahan
Trone
Underwood
Vargas
Veasey
Vela
Velázquez
Wasserman
Schultz
Waters
Watson Coleman
Welch
Wexton
Wild
Williams (GA)
Wilson (FL)
Yarmuth

Clyde
Cole
Comer
Crawford
Crenshaw
Curtis
Davidson
Davis, Rodney
DesJarlais
Diaz-Balart
Donalds
Duncan
Dunn
Emmer
Estes
Fallon
Feenstra
Ferguson
Fischbach
Fitzgerald
Fitzpatrick
Fleischmann
Fortenberry
Fosx
Franklin, C.
Scott
Fulcher
Gaetz
Gallagher
Garbarino
Garcia (CA)
Gibbs
Gimenez
Gohmert
Gonzales, Tony
Gonzalez (OH)
Good (VA)
Gooden (TX)
Gosar
Granger
Graves (LA)
Graves (MO)
Green (TN)
Greene (GA)
Griffith
Grothman
Guest
Guthrie
Hagedorn
Harris
Harshbarger
Hartzler
Hern
Herrell
Herrera Beutler
Hice (GA)
Higgins (LA)
Hill

Hinson
Hollingsworth
Hudson
Huizenga
Issa
Jackson
Johnson (LA)
Johnson (OH)
Johnson (SD)
Jordan
Joyce (OH)
Joyce (PA)
Katko
Keller
Kelly (PA)
Kim (CA)
Kinzinger
Kustoff
LaHood
LaMalfa
LaTurner
Lesko
Letlow
Long
Loudermilk
Lucas
Luetkemeyer
Mace
Malliotakis
Mann
Massie
Mast
McCarthy
McCaul
McClain
McClintock
McHenry
McKinley
Meijer
Meuser
Miller (IL)
Miller (WV)
Miller-Meeks
Moolenaar
Mooney
Moore (AL)
Moore (UT)
Mullin
Murphy (NC)
Nehls
Newhouse
Nunes
Oberholte
Owens
Palazzo
Pallone
Palmer

NOT VOTING—8

Allen Kelly (MS) Webster (FL)
Golden Lamborn Wilson (SC)
Jacobs (NY) Murphy (FL)

□ 1607

Mr. SCHRADER changed his vote from “yea” to “nay.”

Messrs. VEASEY, COSTA, and KEATING changed their vote from “nay” to “yea.”

So the bill was passed.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

Stated against:

Mr. ALLEN. Mr. Speaker, had I been present, I would have voted “nay” on rollcall No. 141.

MEMBERS RECORDED PURSUANT TO HOUSE
RESOLUTION 8, 117TH CONGRESS

Allred (Stevens) Grijalva (García) Lawson (FL)
Cárdenas (IL) (Evans)
(Gallego) Johnson (TX)
Correa (Vargas) (Jeffries)
Crenshaw Jones (Jacobs)
(Pfluger) (CA)
Eshoo Kirkpatrick
(Thompson) (Stanton)
(CA)

Meng (Clark) Rappersberger Torres (CA)
(MA) (Raskin) (Barragán)
Moore (WI) Rush Van Drew
(Beyer) (Underwood) (Norman)
Napolitano (Chu) Sewell (DelBene) Wilson (FL)
Payne (Pallone) Strickland (Hayes)
Porter (Wexton) (DelBene)
Ruiz (Aguilar)

BEHAVIORAL INTERVENTION
GUIDELINES ACT OF 2021

The SPEAKER pro tempore (Mr. CUELLAR). Pursuant to clause 8 of rule XX, the unfinished business is the vote on the motion to suspend the rules and pass the bill (H.R. 2877) to amend the Public Health Service Act to direct the Secretary of Health and Human Services to develop best practices for the establishment and use of behavioral intervention teams at schools, and for other purposes, on which the yeas and nays were ordered.

The Clerk read the title of the bill.

The SPEAKER pro tempore. The question is on the motion offered by the gentleman from New Jersey (Mr. PALLONE) that the House suspend the rules and pass the bill.

The vote was taken by electronic device, and there were—yeas 323, nays 93, answered “present” 2, not voting 12, as follows:

[Roll No. 142]

YEAS—323

Adams Cohen Garbarino
Aderholt Cole Garcia (IL)
Aguilar Comer Gibbs
Allen Connolly Gimenez
Allred Cooper Gohmert
Amodei Correa Gomez
Armstrong Costanza Gonzales, Tony
Arrington Craig Gonzalez (OH)
Auchincloss Crawford Gonzalez,
Axne Crenshaw Vicente
Babin Crist Gooden (TX)
Bacon Crow Gottheimer
Baird Cuellar Granger
Balderson Curtis Graves (LA)
Barr Davids (KS) Graves (MO)
Bentz Davis, Rodney Griffith
Bera Dean Grijalva
Bergman DeFazio Guest
Bice (OK) DeGette Guthrie
Bilirakis DelBene Hagedorn
Bishop (GA) Delgado Harder (CA)
Bost Demings Harshbarger
Bourdeaux DesJarlais Hartzler
Brady Deutch Hern
Brownley Diaz-Balart Herrell
Buchanan Dingell Herrera Beutler
Bucshon Doggett Hice (GA)
Budd Donalds Higgins (LA)
Burgess Doyle, Michael Higgins (NY)
Bustos F. Hill
Butterfield Duncan Himes
Calvert Dunn Hinson
Cammack Emmer Hollingsworth
Cabajal Eshoo Houlahan
Carl Estes Hoyer
Carson Fallon Hudson
Carter (GA) Feenstra Huizenga
Carter (TX) Ferguson Issa
Cartwright Fischbach Jackson
Case Fitzgerald Jacobs (CA)
Casten Fitzpatrick Jeffries
Castor (FL) Fleischmann Johnson (GA)
Cawthorn Fletcher Johnson (LA)
Chabot Fortenberry Johnson (OH)
Cheney Foster Johnson (SD)
Cicilline Franklin, C. Johnson (TX)
Clark (MA) Scott Joyce (OH)
Cleaver Fulcher Joyce (PA)
Clyburn Gallagher Kahele
Clyde Garamendi Kaptur

Katko
Keating
Keller
Kelly (PA)
Khanna
Kildee
Kilmer
Kim (CA)
Kim (NJ)
Kind
Kinzinger
Kirkpatrick
Krishnamoorthi
Kuster
Kustoff
LaHood
LaMalfa
Lamb
Lamborn
Langevin
Larsen (WA)
Latta
LaTurner
Lee (NV)
Leger Fernandez
Lesko
Letlow
Levin (CA)
Lieu
Lofgren
Long
Loudermilk
Lowenthal
Lucas
Luetkemeyer
Luria
Lynch
Mace
Malinowski
Malliotakis
Maloney,
Carolyn B.
Maloney, Sean
Mann
Manning
Mast
Matsui
McBath
McCarthy
McCaul
McClain
McCollum
McHenry
McKinley
McNerney
Meeks
Meijer
Meng
Meuser
Miller (WV)

NAYS—93

Banks
Barragán
Bass
Beatty
Beyer
Biggs
Bishop (NC)
Blumenauer
Blunt Rochester
Boebert
Bonamici
Bowman
Boyle, Brendan
F.
Brooks
Brown
Buck
Burchett
Bush
Cárdenas
Carter (LA)
Chu
Clarke (NY)
Cline
Cloud
Courtney
Davidson
Davis, Danny K.
DeLauro
DeSaulnier
Escobar
Españat

ANSWERED “PRESENT”—2

Castro (TX) Torres (NY) -

Scott, David
Sherman
Sherrill
Simpson
Sires
Slotkin
Smith (MO)
Smith (NE)
Smith (NJ)
Smucker
Soto
Spanberger
Spartz
Stanton
Stauber
Steel
Stefanik
Steil
Steube
Stevens
Stewart
Stivers
Suozi
Swalwell
Takano
Taylor
Tenney
Thompson (CA)
Thompson (PA)
Tiffany
Timmons
Tonko
Torres (CA)
Trahan
Trone
Turner
Underwood
Upton
Valadao
Van Drew
Van Duyne
Vargas
Veasey
Wagner
Walberg
Walorski
Waltz
Wasserman
Schultz
Welch
Wenstrup
Westerman
Williams (TX)
Wilson (SC)
Wittman
Womack
Yarmuth
Young

Moore (WI)
Newman
Norman
Ocasio-Cortez
Omar
Payne
Perry
Pocan
Pressley
Raskin
Rose
Rosendale
Roy
Rush
Scanlon
Scott (VA)
Sessions
Sewell
Smith (WA)
Strickland
Thompson (MS)
Titus
Tlaib
Velázquez
Waters
Watson Coleman
Wexton
Wild
Williams (GA)
Wilson (FL)